



# THREE STUDIES FOR SMALL GROUPS

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# Introduction

Is there any connection between what we believe as Christians and the taxes we pay, or don't pay? Tax Justice is concerned with the fact that our current national and international tax systems are very unfair. Within the UK, when all taxes are taken into consideration, the poor pay a much higher proportion of their income on tax than the wealthy, and globally up to \$400bn that could be spent on public services in low income countries is actually siphoned out of those countries in various forms of tax dodging. Addressing such tax injustices is one of the most effective, long-term and sustained ways we can relieve poverty, reduce inequality, and build a better, more caring society.

In these small group studies, we will be exploring these issues.

Following an introductory paragraph that you might choose to read out, each study begins with some facts to get you thinking. This is followed by an opening question to introduce the topic. A particular bible passage is then suggested followed by questions about that passage. Leaders notes that relate to these questions are provided at the end of all three studies. Finally, each study takes us from the bible to our contemporary context and encourages us to apply what we have read and discussed to the issues we face today.

I do hope you enjoy and benefit from these studies.



# Study One: Income and Wealth

*The Pursuit of Happiness* is a 2006 American film based on the true life story of Chris Gardner. Gardner is a single dad who is trying to make life better for himself and his son. He ends up getting a training position as a stockbroker but it is unpaid so for a while he is homeless during this training. Eventually, Gardner completes his training, is given a job in stockbroking, and finds the financial security he is looking for. It is a heart-warming story of triumph over adversity. While in many ways the film is motivational, an undercurrent throughout the film is the idea that wealth brings happiness. A pivotal scene towards the start is when Gardner already has paid employment but meets a well-dressed stockbroker driving a Ferrari and asks him "What do you do and how do you do it?" Gardner's goal, at least in the film, is clearly to make more money. What he had was not enough.

In this study we explore themes of income and wealth, and we ask the question what should our attitude be towards ever-increasing riches.

## First Thoughts

The figures below give you some indication of how rich you are globally:

**If you earn more than £35,000 each year then you are in the top 1% of earners in the world**



If you own more than £600,000 (in the value of your house, shares, savings etc) then you are in the top 1% of wealth owners in the world

## Opening question

How do those figures make you feel? Do they surprise you? Did you think that more or less than that would be required to put you in the top 1% globally?

## Read: Luke 12:22-34

## Discussion questions

1. This passage is addressed to Jesus' disciples. How wealthy do you think they were?
2. Why do you think Jesus said 'do not worry' about material things to a group of people some of whom would have known poverty?
3. Is Jesus' promise in v.31 to everyone or just to the disciples in their particular context?
4. It has been suggested that Jesus was not really promising that every material need we ever have will always be met – after all, some Christians have died in famines – but rather that our attitude to material



things should not be one where we run after them like the pagans do (v30, v34). Do you agree with that interpretation or was Jesus promising that all our needs would be met?

5. What does it mean in today's society to run after food, drink and clothing? Can you think of examples we should avoid?
6. In v.33, Jesus tells the disciples to sell their possessions and give to the poor. The same idea is repeated in **Acts 2:45, Acts 4:34, 35** and **1 John 3:17**. In each of them the emphasis is not so much on giving to the poor from our income (an income tithe), but rather selling what we own in order to give the proceeds away (a wealth tithe). Do you think the New Testament really is encouraging a wealth tithe as opposed to an income tithe in these passages?
7. If Jesus is encouraging a wealth tithe, what might that mean in practice for us as if we give away everything we would have nowhere to sleep or clothes to wear? So what might Jesus mean in v.33?

 **Read: Deuteronomy 14:28-29; 26:12**





## Discussion questions

1. In these verses the principle of an income tithe – giving away a tenth of produce – is established. According to the verses, what is the purpose of the tithe?
2. What links the four groups listed as beneficiaries – the Levites, foreigners, fatherless and widows? What are their contemporary equivalents today?
3. The verses state that the goal is that the beneficiaries may eat and “be satisfied”. The word used for satisfied is the same word used in **Deut 31:20** when the authors describes the land flowing with milk and honey, or **Nehemiah 9:25** when they ate to their fill and “grew fat”. It suggests someone who is ‘stuffed’. What challenges does that create for us as we reflect on our own attitude to tithing?



## Today's context:

4. The Old Testament income tithe and the New Testament wealth tithe both fulfilled many of the functions that our current taxation system is meant to fulfil, especially in terms of welfare provision for those who can't work. But to what extent do you think that our overall levels of taxation are set at a level whereby the poor are ‘satisfied’ – either in the UK or globally?



5. Currently, almost all taxation is based on income (from various sources) and almost none is based on wealth. Oxfam have pointed out that if we taxed the world's wealthiest 1% an extra 0.5% of their wealth each year for ten years then that would provide enough funds for 117 million jobs. This is sufficient to ensure delivery of the education and healthcare Sustainable Development Goals. Would such a wealth tax be appropriate?
6. Income from paid employment is currently taxed much more highly than income from wealth (e.g. dividends on shares). Most often, it is the already wealthy that have shares not the poorest. Recently, Greggs workers in the UK received a £300 bonus. Due to the way the universal credit taper works, the poorest of those workers only got to keep £75 of that, an effective tax rate of 75%. In contrast, a city banker earning £100,000 who earns a £10,000 bonus will keep at least £5,800 (if not more), an effective tax rate of 42%. The poorest in our society also pay higher proportions of their income on VAT and Council Tax than the wealthiest, which means that overall they pay a greater proportion of their income in tax than the wealthiest. How should we respond to that?



## Study Two: Equality and Redistribution

In her novel, *The Poisonwood Bible*, Barbara's Kingsolver tells the story of an American missionary family who travel to the Belgian Congo in 1959. They struggle to adapt to local life in numerous ways but repeatedly throughout the novel one of the aspects that they find odd is the way in which the Congolese routinely share their excess with one another. 'Whenever you have plenty of something, you have to share it' declares one character and the following exchange occurs between one of the missionary children and a Congolese teacher:

**Teacher:** "When one of the fishermen, let's say Tata Boanda, has good luck on the river and comes home with his boat loaded with fish, what does he do?"...

**Child:** 'He sings at the top of his lungs and everyone comes and he gives it all away'

**Teacher:** 'Even to his enemies?'

**Child:** 'I guess. Yeah. I know Tata Boanda doesn't like Tata Zinsana very much, and he gives Tata Zinsana's wives the most.'...

**Teacher:** 'That is just how a Congolese person thinks about money'

**Child:** 'But if you keep on giving away every bit of extra you have, you're never going to be rich.'

**Teacher:** 'That is probably true'



**Child:** 'And everybody wants to be rich'

**Teacher:** 'Is that so?'

In this study, we are going to explore the issues of equality and redistribution. Does God want us all to be equal? If so, in what ways?

## First Thoughts

The 2020 Oxfam global inequality report revealed the following facts:

The world's wealthiest 22 men have more wealth than all the women in Africa put together

The world's wealthiest 1% have twice as much wealth as the poorest 90% of the world

## Opening question

Jesus quoted the saying in Deuteronomy that 'the poor will always be with us'. Does that mean that such inequality need not bother us or that it's inevitable that some have more and some have less? If not, what was Jesus saying?

 **Read: 2 Corinthians 8:1-15**



## Discussion questions

1. The context of this passage is that the church in Jerusalem was struggling. This may have been ongoing fallout from a famine some years before, or simply because the church there was poor. Either way, they didn't have the resources to keep going. To what extent do we have a responsibility to help out others who are struggling financially?
2. In v.9, Paul describes Jesus as becoming poor for our sake. What does it mean to say that Jesus became poor?
3. Did Paul encourage the Corinthians to give merely to meet the needs of the Jerusalem church, or did he encourage them to give because he was also concerned about the lack of equality between the two churches? If so, why do you think the lack of equality bothered him?
4. When Paul says 'the goal is equality', what kind of equality do you think he had in mind? Equality of outcome (everyone having the same wealth)? Equality of opportunity? Something else?
5. To what extent should equality of outcome or opportunity be our goal as a global church community?

 **Read: Deuteronomy 15:1-11;  
Leviticus 25:8-13**





## Discussion questions

1. Why do you think God proclaimed a general cancellation of debts every 7 years? (**Deut 15:1-11**)
2. Every 50 years, such debt cancellation was extended to include the return of any land to its original ancestral owners (**Leviticus 25:10,13**). Why do you think return of land was every 50 years while cancellation of debts was every 7 years?
3. Why does God not seem to be bothered by the argument that if debts are cancelled, including the return of land, then it will only encourage people to act irresponsibly?
4. Some have argued that there is no evidence that these Jubilee principles were ever enacted by ancient Israel, and therefore they have no moral value for us today. How would you respond to this suggestion?
5. We obviously live in a very unequal world, where wealth inequality in particular continues to grow at an extreme rate. It has been shown that inequality in societies causes worse mental health rates, lower life expectancies, higher teenage pregnancy and drug misuse rates and reduced social mobility. It is also bad for economic growth. Do you agree that all these passages suggest that God dislikes inequality, and if so, why do you think God dislikes it?

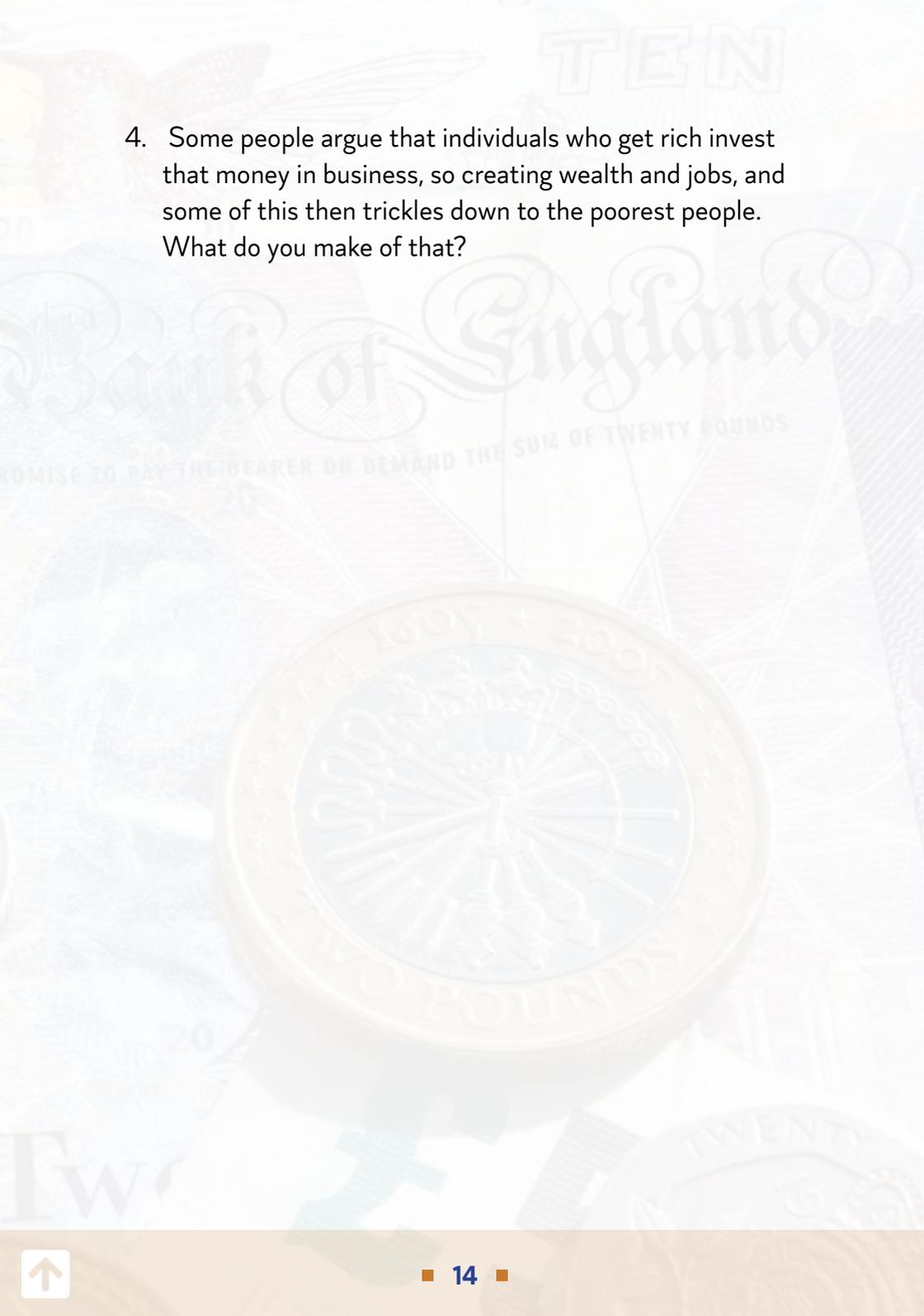




## Today's context

1. The Jubilee Debt Campaign focusses on the cancellation of global south debt. Some success was achieved by this campaign with the cancellation of £99bn of debt as part of the Heavily Indebted Poor Countries Initiative. However, many poor countries still pay huge sums of money to wealthier countries in debt servicing. What other forms of debt cancellation might we consider today?
2. Many multinational corporations fail to pay tax in poorer countries in the way that they should. It has been estimated that poorer countries lose up to \$400bn per year through such tax dodging, that is three times the amount such countries receive in aid. If that tax was paid, then there would be no need for aid as the populations of those countries could benefit from the tax that is paid. What could you do to help ensure that the global tax rules are fairer to poorer countries?
3. It has been argued that the current tax system actually encourages inequality by failing to tax wealth at the same level as income, and in that way it allows the wealthy to become even wealthier. Should the tax system be used to redistribute wealth and if so how would you do it?



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- The background of the slide is a collage of British currency. At the top, a portion of a £10 note is visible with the word 'TEN' in large, outlined letters. Below it, a Bank of England £20 note is shown, with the text 'Bank of England' in a large, ornate script and 'PROMISE TO PAY THE BEARER ON DEMAND THE SUM OF TWENTY POUNDS' in smaller text. In the foreground, a £20 coin is prominently displayed, showing the Royal Coat of Arms and the date '1605'. The overall image is faded and serves as a decorative backdrop for the text.
4. Some people argue that individuals who get rich invest that money in business, so creating wealth and jobs, and some of this then trickles down to the poorest people. What do you make of that?



## Study Three: Poverty and Justice

William Wilberforce is well known for using his oratorical skills to campaign for the abolition of the slave trade. That campaign involved a range of activities: testimonies from former slaves (such as Olaudah Equiano), public petitions, articles in the press, pamphlets, public meetings, boycotts and lobbying of parliamentarians. They even created a campaign logo which depicted a kneeling slave under the banner 'Am I Not a Man and a Brother'. Eventually, after forty years of campaigning, the Slavery Abolition Act was passed. But what if instead of using his oratorical skills to change public and parliamentary opinion, Wilberforce had taken a different approach. What if he had used his powers of persuasion to address the same issues but with the goal of raising money to buy back and free the slaves one by one. He could of course have done that – others at the time did precisely that – and he would have had some success. But while many, perhaps even thousands of slaves, would have been freed it would not have led to the complete emancipation that eventually happened in 1833.

In this study, we are going to consider different ways in which we campaign and address issues of poverty and justice, and perhaps be challenged in our usual responses to these problems.



## First Thoughts

Consider the following three quotations:

- “Evangelicals are unfortunately stuck in merely providing discrete services to the poor, without addressing the larger context of why people are poor. There is a reluctance to engage in advocacy, to create a public voice and insert the cause of the poor into political space,” Melba Maggay, Filipino theologian
- “True compassion is more than flinging a coin to a beggar; it is not haphazard and superficial. It comes to see that an edifice which produces beggars needs restructuring,” Martin Luther King
- “When I give food to the poor, they call me a saint. When I ask why the poor have no food, they call me a communist,” Archbishop Hélder Câmara

## Opening question

What is your response to the three quotations? Do you agree that Christians are more preoccupied with addressing the immediate manifestations of poverty – hunger, homelessness, ill-health – than they are in addressing the underlying structural causes of those problems? If so, why do you think this is the case?

## Read

In this study, we will look at many different passages from the book of Amos. The context of Amos is that he was a prophet from the Southern Kingdom of Judah who was sent to preach to the Northern Kingdom of Israel. It was a time of relative prosperity and growing inequality.

## Discussion questions

1. There are a number of passages in Amos which suggest God is not happy with the wealth being enjoyed by some (Amos 3:15, 5:11, 6:4-7). Why might this be the case? Is extravagant wealth itself an issue, or is the problem ostentatious displays of wealth, or is it simply wealth inequality? Or something else?
2. Read Amos 8:4-6. In Amos 8:5, the merchants are criticised for wanting to trade on the sabbath and during religious festivals. Why did God dislike this and what significance does that have for us today?
3. How can we tell the difference between greed that is harmful, and a simple desire to earn more money?
4. The criticism in Amos 8:5 is preceded by God saying they “trample the needy”. How might trade on the sabbath harm the poor? In what ways, do we do the same today?



5. The criticisms in Amos 8 are part of a wider biblical picture in which we are told that we must not exploit the vulnerabilities of workers who are poor and so desperate for work. These include paying workers on time and at a fair wage (Deut 24:14-15, Jeremiah 22:13, Malachi 3:5, James 5:4). In what ways are these principles ignored today?
6. If they are starving, a poor person will sell their house for a loaf of bread. Amos criticises this practice in 8:5 when he refers to “boosting the price” (see also Leviticus 25:35-38). What is so wrong about this practice and in what ways do we do it today?
7. In the UK today, there are a range of goods and services which are more expensive for poor people than those on average or higher incomes. These include the cost of loans, domestic energy costs and the cost of car or house insurance. It even costs more to get money out of ATMs as there are fewer free ATMs in poor areas than other areas. Is this wrong in the way that Amos / Leviticus suggest, or is this just ‘market economics’?
8. In Amos 8:5-6, the wealthy are also challenged for the ways in which they defraud the poor “skimping on the measure”, “cheating with dishonest scales”, “selling even the sweepings”. Are there examples of this kind of behaviour today?
9. Amos 8:6 talks of “buying the poor with silver and the needy for a pair of sandals”. The same idea occurs in



Amos 2:6 “sell the innocent for silver, and the needy for a pair of sandals”. Both passages refer to the practice of slavery – either buying or selling them. While forced servitude definitely occurred; some slavery would also be debt slavery where the only way someone could pay off their debt – perhaps for the price of sandals – was to give themselves in slavery to the person to whom they owed money. What is it that makes such slavery wrong? And what forms of debt slavery occur today?

10. Read Amos 5:21-24 (see also Matthew 23:23). What makes God hate the worship that is offered?
11. To what extent are our lives more focussed on religious duties than on justice, mercy and righteousness?
12. The book of Amos draws attention to a range of injustices – slavery, poor treatment of workers, defrauding the poor – and yet his response is less about providing services to those who were poor and vulnerable, and more about holding to account those with power. What lessons does that have for us today?
13. The Bible also clearly teaches that we have a responsibility to meet the immediate needs of those who are suffering (Luke 10: 25-37; James 2:15-16). How then do we balance our responsibilities to meet the needs of the poor and to speak out against injustice? How do we ensure we *both* feed the hungry *and* speak out against the causes of hunger? (See also the Magnificat where Mary points to the role of the messiah in both



challenging structural injustice – “He has brought down rulers from their thrones” – and in meeting immediate needs – “He has filled the hungry with good things” (Luke 1:46-55))

14. If you think about your own activities and charitable giving, do you put more time and effort into meeting immediate needs, or more into addressing the structural causes of poverty? Why do you favour one over the other and is that OK?



## Today's context

1. Tax evasion and tax avoidance by big multinational corporations and wealthy individuals is rife. The UK government estimates that £35bn per year of UK tax is not paid that should be paid, and globally the estimates are at least half a trillion. All of that money could be used to fund public services in the UK, or in poorer countries. The primary reason such tax dodging continues is that there is a lack of political will to stop it. All that is required to change that situation is for enough people to campaign on the issue. Evidence exists that you need just 3.5% of a population to campaign persistently for change to come about. Many of the activities listed below are ways in which you could campaign. Many of them were used by Wilberforce and Equiano when they were seeking the abolition of slavery. Which of



them could you adopt and which do you think would be effective:

- Writing to, or speaking with your MP about the issue
- Writing to a government minister about the issue (via your MP)
- Boycotting a particular company or product
- Writing to a company to let them know you either have, or will boycott their product
- Use websites like ethicalconsumer to ensure you pay attention to the ethical sourcing of products you purchase
- Asking your pension provider to switch to an ethical fund, one that avoids companies involved in tax avoidance for instance
- Speaking about the issue in your church, with your friends, on social media as a way of raising awareness and public support
- Inviting organisations that work in this area to speak at your church
- Sign a petition
- Financially supporting organisations that work specifically in this area



# Leader's Notes

## Study One: Income and Wealth

**Question 1:** The point of this question is to remind people that Jesus was not talking to those who were especially wealthy. Apart from Matthew the tax collector, Jesus' disciples were taken from the normal population with average, or even poorly paid, jobs. Fishing, in particular, was not an especially lucrative industry.

**Questions 2-4:** It is easy to say that God will meet our needs, but not our wants, but the reality is that for many Christians around the world their needs are not met. As the question indicates, Christians do die in famines. Unless we conclude that the Christians who die in such circumstances were somehow not seeking God, we have to conclude that Jesus' instructions are more about our attitude to material possessions than a clear promise that every need we have will be met.

**Question 5:** This question can be extended to any kind of greed for possessions – cars, houses, money etc

**Questions 6-7:** It is usually thought that Jesus meant give away on a regular basis a certain proportion of your possessions – how much that proportion should be is up for discussion. The key point here is that we are talking about selling possessions and giving away the proceeds, not just giving away a proportion of our income.



**Question 8:** The purpose is to meet the needs of the four groups listed

**Question 8:** The four groups were all materially poor for different reasons, but they were also all economically vulnerable. Their inability to earn their own income meant that they are dependent on others for all their needs, and therefore exposed to economic exploitation.

**Question 9:** The point is simply that tithing should be sufficient for those in need to have more than enough. It is not just about meeting a bare minimum

**Questions 10-12:** The point of these questions is to draw a parallel between the biblical patterns of tithing and contemporary approaches to taxation. They are designed to encourage us to think through what a biblical approach to fair tax levels might be.

## Study Two: Inequality and Redistribution

Opening question: Jesus did say the poor will always be with us, but he was quoting a Deuteronic passage in which it is made clear that they are only with us because we fail to open up our hands generously to them (Deuteronomy 15:1-11, especially v.11) In other words, they are always with us in the same sense that sin is always with us. That doesn't mean that we shouldn't fight to eradicate it. Our job as Christians is to address inequality through open handed generosity.



**Question 2:** Jesus became poor in that he gave up the wealth of heaven for the poverty of this world, the glory of heaven for the insults of this world, the power of heaven for the weakness of this world, the joy of heaven for the suffering of this world.

**Question 3:** It seems likely that in part Paul wanted to meet the needs that the Jerusalem church faced, but it is noteworthy that his emphasis in this passage is not those needs, but the sense of equality between the churches. Is it possible that just as Paul believed in equality within the local church (1 Corinthians 12) he also believed in equality between churches?

**Question 4:** In this context, Paul probably meant equality of outcome in respect of sufficient funds for food, clothing and basic human needs. He couldn't have meant equality of outcome in the widest sense in that the Corinthian church would not, for instance, have been able to go and build houses in Jerusalem to ensure that everyone had the same size dwelling! Paul could have meant equality of opportunity if he had been thinking of the Old Testament Jubilee principle where land was returned to its original owners – and land was essentially the means by which an income was generated. However, in first century Palestine and Greece this is less likely as the economy was built much more on the labour of slaves and so inequality of opportunity was just the norm.

**Question 5:** Absolute equality of outcome is not possible, and perhaps not even desirable. However, a greater degree of equality of outcome is required today – it is simply wrong



that some live in mansions while others live on the streets – but at the same time, a greater emphasis on equality of opportunity is also required. This could take the form of supporting healthcare and education projects in the global south as poor health and lack of education are some of the reasons why those from poorer countries struggle.

**Questions 6-7:** Debt servicing often meant that individuals had to sell themselves into slavery in order to pay off their debts. Therefore, cancellation of debts every 7 years was God's way of ensuring that no-one was held in such servitude perpetually. The return of land every 50 years was more substantial and presumably allowed sufficient time for some profit to be made from the land, but not so much time that huge disparities of wealth were able to be generated.

**Question 8:** The immediate cancellation of any debt or immediate return of land would obviously encourage irresponsibility. If I could borrow money today and not owe it tomorrow, then of course I will just borrow on a daily basis. The 7 and 50 year rules seems to strike a balance between encouraging responsibility but not dehumanising those who find themselves in difficulty.

**Question 9:** Simply because a command is not followed is no argument that it should not be followed

**Question 10:** Most likely because it goes to the heart of our identity, and the fact that under God we are all equal in his sight. This is what it means to be created in the image of God – that we are all of equal value and worth. Inequality then strikes at God's creational purposes for humanity.



**Question 12:** Campaigning for change like this takes time and persistence. A parallel can be drawn with Wilberforce's campaigns to end the slave trade which took decades. However, what we can do is write and speak with our MPs, sign petitions, raise awareness of these issues in our churches and on social media, and support organisations that do campaign and lobby on these issues as the more supporters they have the more access they have to government ministers, and the more likely it is that policy will change.

**Question 13:** Suggestions include inheritance tax, annual taxes on wealth (eg. A mansion tax), taxing income from wealth at higher levels, lifetime receipts taxes.

## Study Three: Poverty and Justice

**Question 2:** The issue of sabbath rest is not just about having a good work-life balance, though it includes that. In this passage, it's also about putting limits on our desire for more wealth. The merchants wanted to trade because they simply wanted to acquire more. Many of our problems with a workaholic culture today reflect that same desire.

**Question 3:** This is a hard question to answer, but it is one each of us needs to address personally. It could be argued that the difference is whether you hold the gains with a tight-fist (reluctant to share them) or an open-hand (freely give them away when God asks).

**Question 4:** One of the reasons for the sabbath commands was so that labourers could get some rest. In today's gig



economy, many people on low paid jobs feel a pressure to work unsocial hours as if they refuse they may lose their jobs.

**Question 5:** Many of the products that we routinely purchase are manufactured by people working in atrocious conditions. This applies to the garments we wear and to the mobile phones in our pockets. The following two quotations illustrate this, and might be shared:

*“When there is a night duty, I cannot say no. Day shift ends at 8pm, then there is two hours break. I need to resume work by 10pm. Night duty usually continues till 2–3am at late night. Women colleagues, who are from very nearby place, go to home. I do stay in the factory. Eight to 10 of us sleep on a plain cloth in the factory floor underneath the table.”* Barsha, garment worker, Bangladesh

*“It was a living hell. As children we were exploited and worked in very dangerous situations. We saw things that no child should see. There was a culture of rape and violence. Girls often fell victim to rape, which as children we were powerless to prevent. Sometimes lives were lost for a few francs. No good can ever come from the mines and I'd like to see them all closed so no child has the same experience as me.”* Yanick, cobalt miner, (cobalt is used in the manufacture of mobile phone batteries), Democratic Republic of the Congo

**Question 6:** We do it today whenever we assume that the correct price for something is what the market will tolerate.



There is a long Christian tradition of the 'just price' that is routinely ignored in a market economy

**Question 8:** This certainly occurs in countries with poorer regulations. One of the reasons for tight regulations is precisely so that the poor cannot be defrauded in these ways.

**Question 9:** Debt slavery frequently occurs in the garment industry in South Asia

**Question 12:** The issue here is that most Christian charitable activity is focussed on the immediate needs of those who are poor, and very little addresses the structural causes of poverty. Both activities are needed, but the balance between them is very heavily tilted in the direction of immediate needs. A more balanced approach is seen in the scriptures.

**Question 14:** Often people say that the reason they like meeting immediate needs is that they then have a clear sense of how their money is being used. They can see the tangible difference it makes. But that is to put our needs as donors ahead of the needs of those we are trying to help, and is that right?