



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?



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.

