

# Human Trafficking, Colonialism, and Christian Restorative Justice: Explanations and Correctives

**Mako A. Nagasawa**

**The Anástasis Center for Christian Education and Ministry  
ICAP Global Conference 2019**

# Snapshot: Chinese Immigrant Women



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Jersey.

**Patriots' Robert Kraft prostitution scandal:  
Video of him allegedly receiving sexual  
favors can't be used in court, says judge |  
What it means**

Updated May 13, 6:21 PM; Posted May 13, 5:54 PM



# Snapshot: Native American Women

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SEXUAL VIOLENCE | AUG. 27, 2018

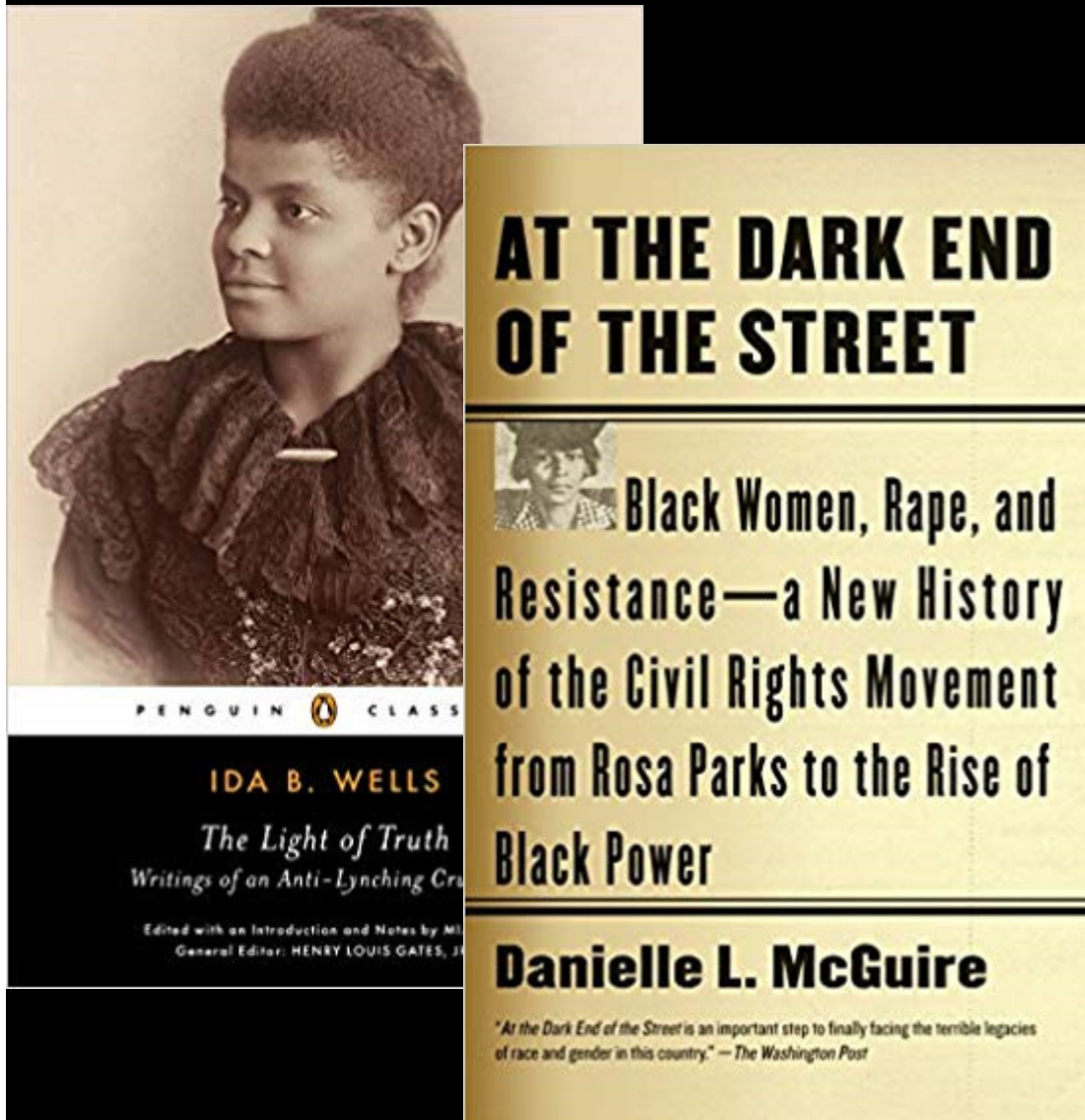
## 94 Percent of Native Women in Seattle Survey Say They've Been Raped or Coerced Into Sex

By Amanda Arnold [@aMandolinz](#)

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# Snapshot: Black American Women



- 40% of confirmed sex trafficking survivors in the U.S are African-American.
- Duren Banks, Tracey Kyckelhahn, “Characteristics of Suspected Human Trafficking Incidents, 2008-2010”, The Bureau of Justice Statistics, 2011.

# Snapshot: Urban Women

The New York Times

*The New Brothels: How Shady Landlords Play a Key Role in the Sex Trade*



The New York Times

Account ▾

## The Prostitution Empire and the Former N.Y.P.D. Detective, Always One Step Ahead of the Law

A former vice detective is at the center of one of the New York Police Department's worst scandals in recent years. Here is his story, as uncovered by a team of Times reporters.



# Human Trafficking

- Pre-Dated Colonialism, but Shaped by Colonialism, Enlightenment, Industrial Revolution
- Continued Vulnerabilities Concerning:
  - Statelessness
  - Slavery
  - Land Ownership Rights
  - Labor vs. Capital Legal Relations
  - White Men and Women, Men vs. Women
  - Non-White Men and Women
- Attempted Justifications, Christian and Otherwise?

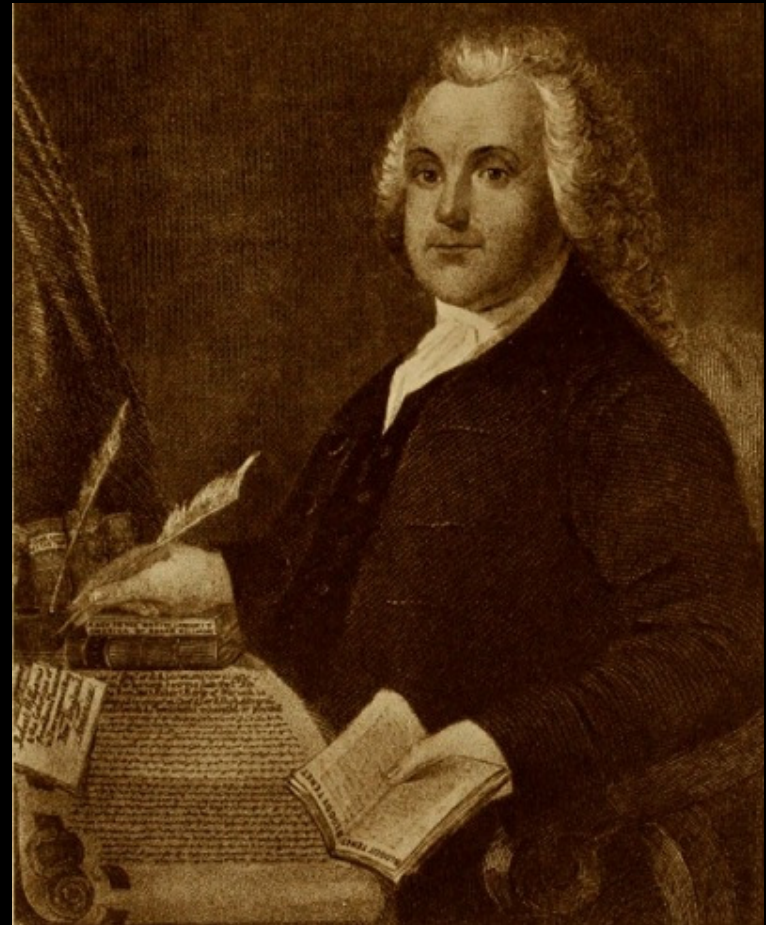
# John Winthrop

1587 – 1649



# Roger Williams

1603 – 1683



# John Winthrop

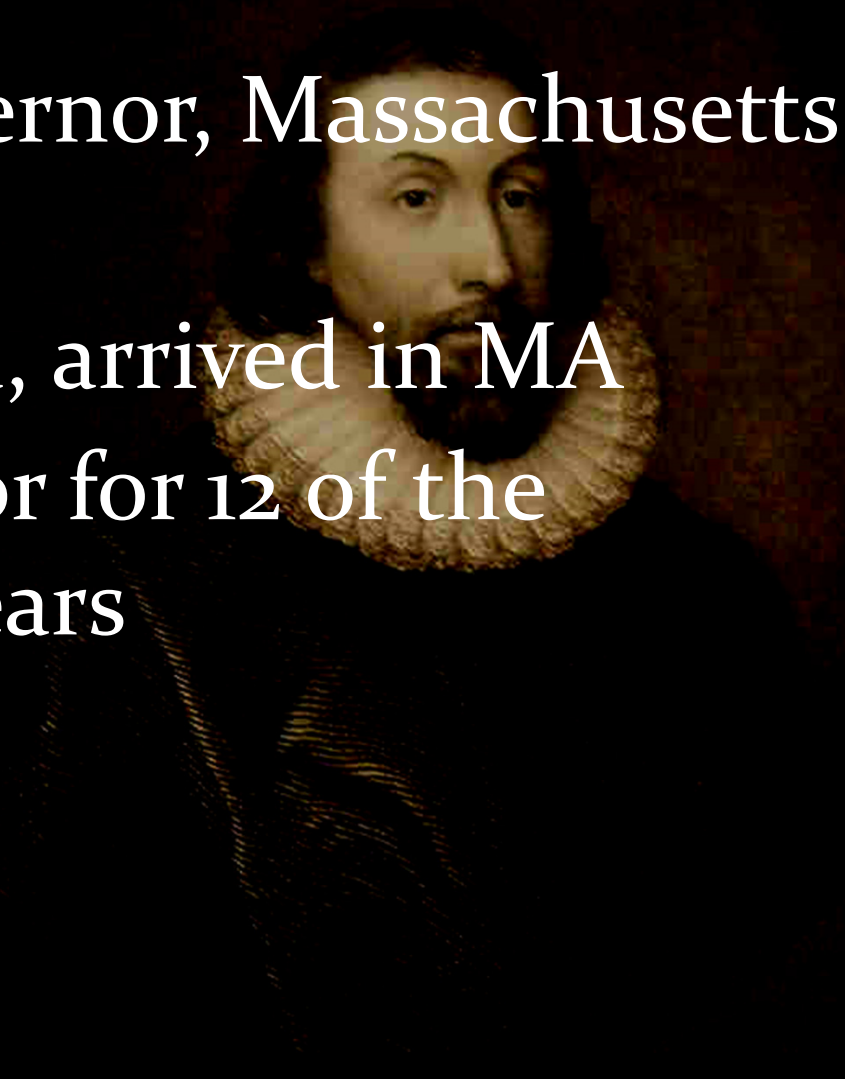
- 1587 – 1649
- English Puritan lawyer





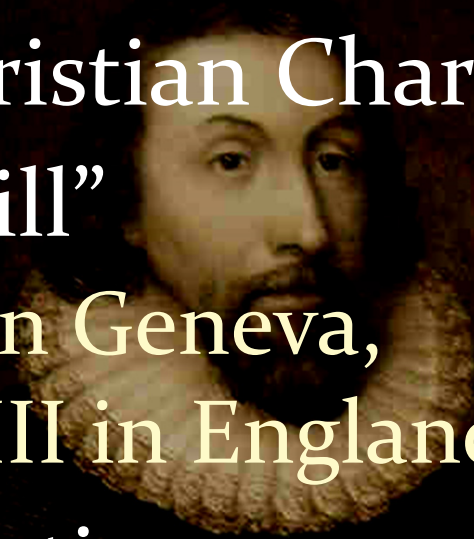
# John Winthrop

- 1629: Elected Governor, Massachusetts Bay Colony
- 1630: Left England, arrived in MA
- Served as Governor for 12 of the colony's first 20 years



# John Winthrop

- Sermon, “Model of Christian Charity”
- Theocracy, “city on a hill”
  - Models: John Calvin in Geneva, Switzerland; Henry VIII in England
- Heretics: exile or execution
- Native Americans: “savages” unless they adopt Jesus and Puritan culture; personally owned 3 Pequot slaves

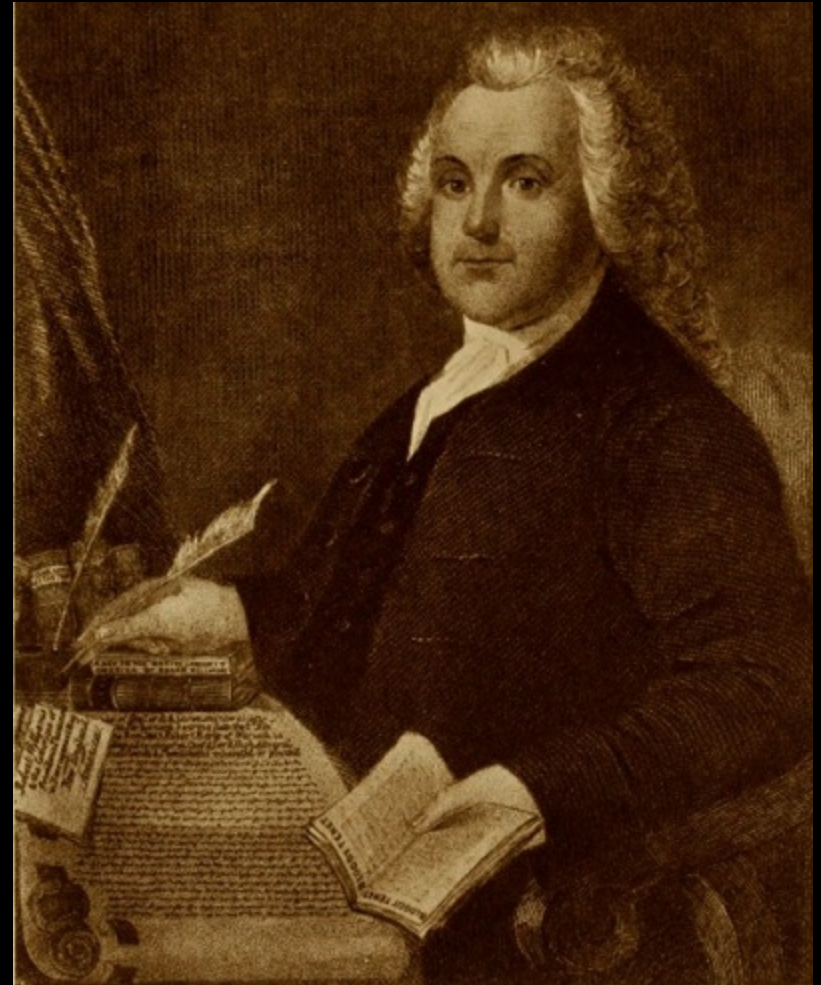


# John Winthrop

- “If we have no right to this land, yet our God has right to it, and if He be pleased to give to us (taking it from a people who had so long usurped upon him, and abused his creatures) who shall control him and his terms?”
- John Winthrop, papers 3:149
- See Harvey, “A Social Economy of Whiteness,” p.188, and Willie James Jennings, *The Christian Imagination: Theology and the Origins of Race*, p.79

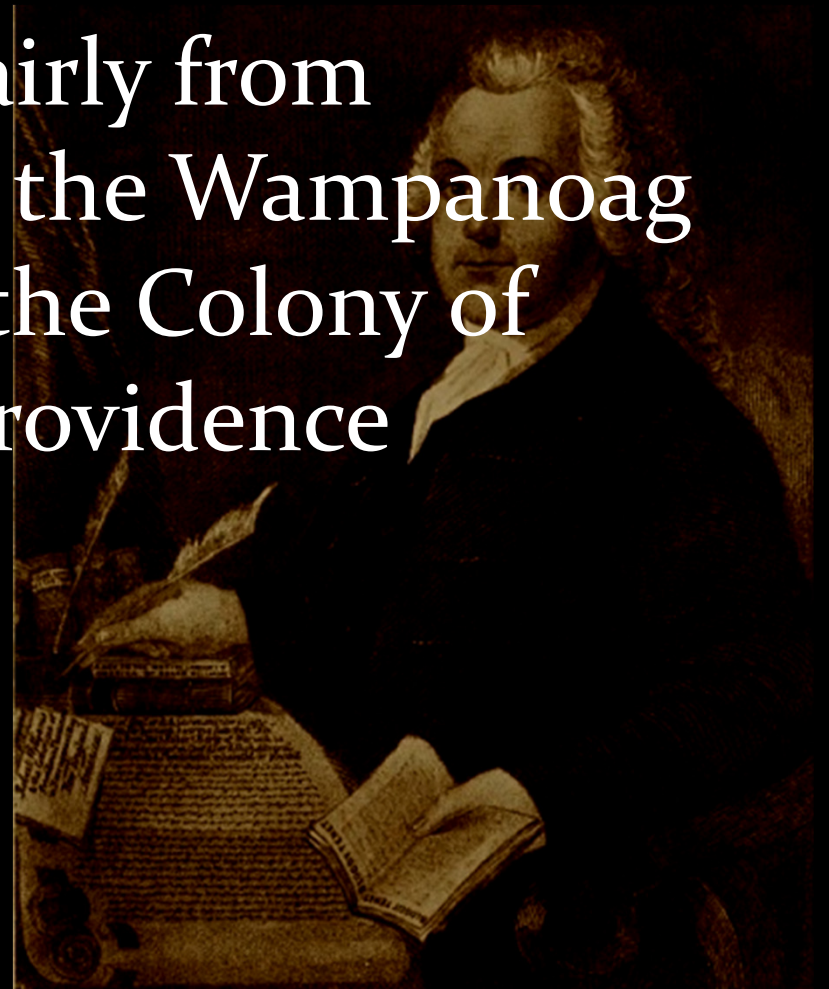
# Roger Williams

- 1603 – 1683
- Apprenticed under an English jurist
- Linguist (English, Dutch, French, Hebrew, Greek, Latin)
- English Reformed Baptist theologian



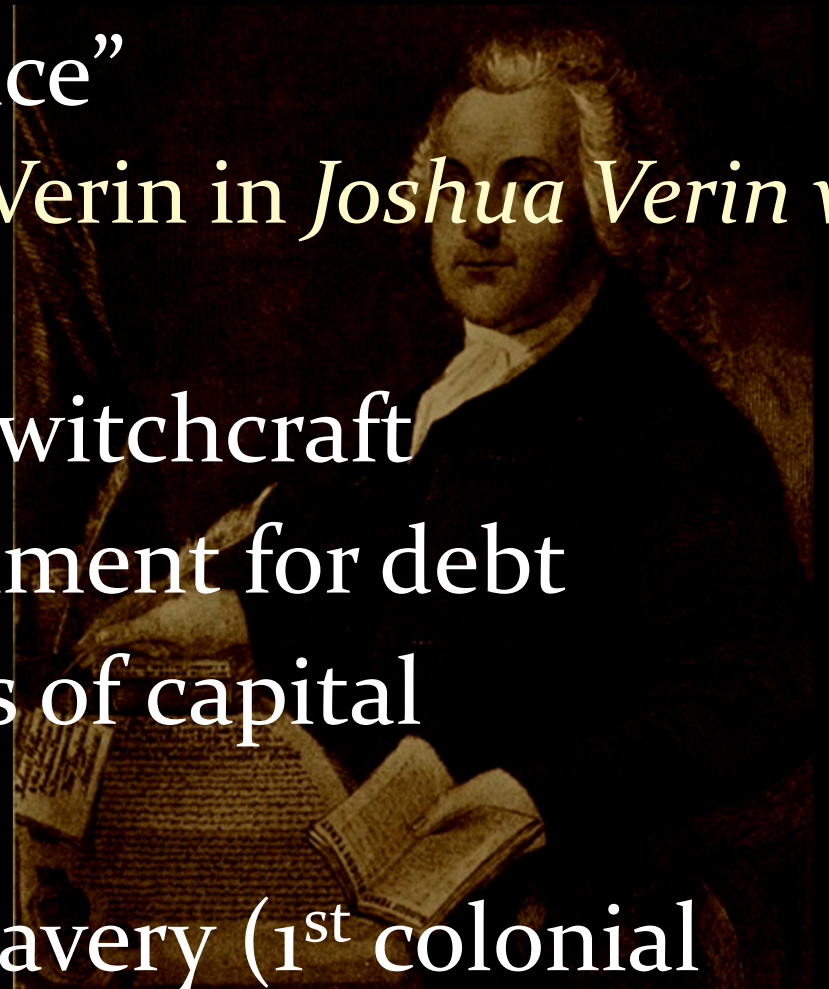
# Roger Williams

- 1636: Bought land fairly from Massassoit, chief of the Wampanoag tribe, and founded the Colony of Rhode Island and Providence Plantation



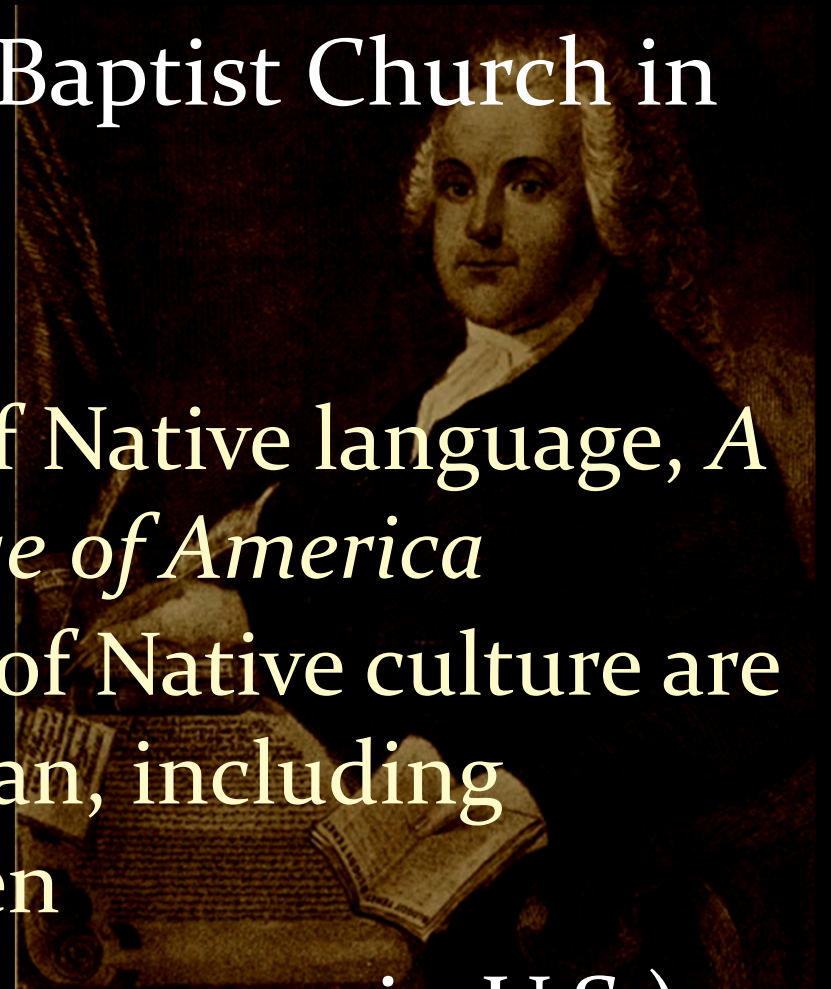
# Roger Williams

- “Liberty of conscience”
  - Including for Jane Verin in *Joshua Verin v. Providence* (1638)
- Abolished trials for witchcraft
- Abolished imprisonment for debt
- Stopped most forms of capital punishment
- Abolished chattel slavery (1<sup>st</sup> colonial abolitionist)



# Roger Williams

- 1638: Founded first Baptist Church in North America
- 1643: As missionary
  - Wrote first study of Native language, *A Key to the Language of America*
  - Said many aspects of Native culture are superior to European, including treatment of women
- (1763: first Jewish synagogue in U.S.)



## Evaluating: Questions?

- Is this comparison between John Winthrop and Roger Williams still relevant?
- How do we see this debate playing out among white American evangelicals?



# White American Evangelicalism: The Majority is like John Winthrop

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## Make America Christian Again: Christian Nationalism and Voting for Donald Trump in the 2016 Presidential Election

Andrew L Whitehead ✉, Samuel L Perry, Joseph O Baker

*Sociology of Religion*, srx070, <https://doi.org/10.1093/socrel/srx070>

**Published:** 25 January 2018

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### Abstract

Why did Americans vote for Donald Trump in the 2016 Presidential election? Social scientists have proposed a variety of explanations, including economic dissatisfaction, sexism, racism, Islamophobia, and xenophobia. The current study establishes that, independent of these influences, voting for Trump was, at least for many Americans, a

White Evangelicals  
78% approve of Trump  
18% disapprove

# White American Evangelicalism: The Majority is like John Winthrop

- Christian Nationalism, Theocracy
- View of Old Testament: Meritocratic-retributive justice
- Symbols
  - U.S. flag, guns, Ten Commandments
- View of Outsiders: Cultural Threats
  - Legend of Prester John (anti-Muslim)
  - Vladimir Putin (also anti-gay policies)

# White American Evangelicalism: The Minority is like Roger Williams

- Christian Political Pluralism
- View of Old Testament: Restorative justice, to various degrees
- Symbols?
  - Israel in the mode of inviting foreigners
  - Pentecost
  - Transnational church
- View of Outsiders: Mission

# Evaluating: Who Was More Faithful?

- Scripture
- Church History

# Freedom of Religion and its Limits: The Christian Biblical Foundation

## Freedom of Religion

- Love and honor for  
Diaspora & Palestinian  
Judaism (Romans 9 – 11)



Respect for other beliefs



Christian political  
pluralism, on religious  
beliefs

## Limits on Freedom

- Stop sacrificing children,  
kidnapping into slavery
- Etc.



Christian human rights  
posture

# Freedom of Religion and its Limits: The Christian Historical Expression

- ‘In both word and deed Constantine supported religious pluralism, even while making his own commitment to Christianity explicit. Thus, during Constantine’s reign, “friendships between Christian bishops and pagan grandees” were well-known...’



Constantine,  
Emperor 306 – 337 AD

# Freedom of Religion and its Limits: The Christian Historical Expression

- ‘...and the many examples of the “peaceful intermingling of pagan and Christian thought may...be thought of as proof of the success of [Constantine’s]...policy” of consensus and pluralism. This policy was continued by “the refusal of his successors for almost fifty years to take any but token steps against pagan practices”...



Constantine,  
Emperor 306 – 337 AD

# Freedom of Religion and its Limits: The Christian Historical Expression

- ‘...And a public culture emerged that mixed Christian and pagan elements in ways that seem remarkable, given the traditional accounts of unrelenting repression.’
  - Rodney Stark, *Cities of God* (2006), p.178 – 180



Constantine,  
Emperor 306 – 337 AD



# Freedom of Religion and its Limits: The Christian Historical Expression

## Religious Affiliation of Men Appointed as Consuls and Prefects, 317 – 455 AD<sup>[1]</sup>

Reign of Emperor	Christian	Pagan	Unknown	Number
Constantine (317 – 337)	56%	18%	26%	55
Constantius & Constans (337 – 350)	26%	46%	28%	43
Constantius (351 – 361)	63%	22%	15%	27
Julian (361 – 363)	18%	82%	0%	17
Valentinian (364 – 375)	31%	38%	31%	32
Valens (364 – 378)	39%	25%	36%	36
Gratian (375 – 383)	50%	11%	39%	44
Valentinian II (383 – 392)	32%	32%	36%	19
Theodosius (379 – 395)	27%	19%	54%	83
Arcadius & Honorius (395 – 423)	34%	12%	54%	161
Theodosius II & Valentinian III (408 – 455)	48%	4%	48%	157

<sup>[1]</sup> Rodney Stark , *Cities of God* (2006), p.191

# Freedom of Religion and its Limits: The Christian Historical Expression

- All Christian theologians before Augustine
- Roman Empire from 313 – 455 AD + select periods and places
- Frankish Catholic Crusader Kingdoms
- Catholic Poland (13<sup>th</sup> – 18<sup>th</sup> centuries)
- Anabaptists
- Roger Williams and the U.S. (1636 – present)
- English Bill of Rights and the British Commonwealth (1689 – present)
- Catholic Church, post Vatican II (1960 – present)

# Human Rights Without Theocracy: The Christian Biblical Foundation

## Sin and Harm

- Some sins are primarily self-harming (1 Cor.6:12 – 20)
- Other sins are other-harming (Rom.13; Gen.9)
- Full Christian ethics are for Christians only (Mt.19:3 – 12; Rom.8:7 – 8; etc.)

## Curbing Other-Harm

- Condemned buying sex from a prostitute (Council of Elvira, 300 AD+)
- Stopped enslavement, branding, separating slave families (315 – 319 AD)
- Argued against abortion, infanticide, and abandonment, one reason being a man might procure his own daughter

# Human Rights Without Theocracy: The Early Church and Prostitution

‘Despite its condemnation of all premarital and extramarital sexual activity, the Church recognized **prostitution to be an inevitable feature of worldly society**, which it had no hope or ambition to reform. Saint Augustine even warned that the abolition of prostitution, were it possible, would have disastrous consequences for society; the practice, he believed, was a necessary evil in an inevitably imperfect world...

# Human Rights Without Theocracy: The Early Church and Prostitution

‘Canonical wrath was focused, rather, on those who profited from this commerce, for, while prostitution was regarded as a social phenomenon distinct from the sin of fornication, **procuring was considered by the Church to be synonymous with the sinful act of encouraging debauch** (since the latter is usually associated with a pecuniary motive, whereas fornication can be committed out of passion as well as out of desire for money).

# Human Rights Without Theocracy: The Early Church and Prostitution

‘Procuring was therefore considered to be a matter of spiritual jurisdiction, and strong measures were taken against it at the Council of Elvira (c. 300), whose canons were included in most of the major canon-law collections of the Middle Ages.’

- Leah Lydia Otis, *Prostitution in Medieval Society: The History of an Urban Institution in Languedoc* (1985), p.12

# Human Rights Without Theocracy: The Christian Biblical Foundation

## Sin and Harm

- Some sins are only self-harming (1 Cor.6:12 – 20)
- Other sins are other-harming (Rom.13; Gen.9)
- Full Christian ethics are for Christians only (Mt.19:3 – 12; Rom.8:7 – 8; etc.)

## Curbing Other-Harm

- End gladiator games (repeated)
- Restricting a husband's right to divorce his wife (Constantine)
- Granting wife protection from husband, right to divorce, have child custody, keep property (Justinian, 527 – 565 AD)

# Human Rights Without Theocracy: The Christian Biblical Foundation

## Love and Charity

- Love others
- Care for the poor, sick, foreigner
- Raise status of women

## Providing Common Good

- Poverty relief for parents (322, 329 AD+)
- Hospitals and health care (Basil of Caesarea, 373 AD)
- Universities:
  - Alexandria, Egypt (ancient)
  - Gondishapur, Persia (376)
  - Constantinople (425)
  - Charlemagne's public schools for literacy (800)
- Anti-Usury (533 AD)



# Human Rights Without Theocracy: The Christian Biblical Foundation

## Love and Charity

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## Providing Common Good

- Charlemagne claimed the title “Emperor of the Romans” (800 AD) in part because Frankish law held women could not inherit land or throne, when:
- Byzantine law allowed Irene (and later, Theodora) to be *Emperor*, showing Christian faith transformed Greco-Roman law and custom

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**Failure of Discipleship:  
On Issues of Gender:  
A Major Factor in Why We Have a  
Split between Catholic vs. Orthodox,  
and Western vs. Eastern Europe**

## Evaluating: Questions?

- Do you agree or disagree with the idea that Christians should use power for a general “human rights” posture, not a “Christian privilege” posture?
- What is the value of knowing church history?

# From Pluralism to Theocracy: How Did the Church Get Sidetracked?

- Augustine, *The Correction of the Donatists* (c.410 AD)
  - Advocated use of state power against Donatists
  - Cited Jesus 'compelling' Saul of Tarsus



# From Pluralism to Theocracy: How Did the Church Get Sidetracked?

- Orthodox: Byzantine Roman Empire, especially from Justinian (527 AD)
  - Persecuted, sometimes killed, non-Chalcedonian Christians in Egypt and Syria, which damaged their missionary work



# From Pluralism to Theocracy: How Did the Church Get Sidetracked?

- Catholic: Frankish Roman Empire from Charlemagne (800 AD) and his heirs (who divided territories rather than kept a centralized throne)
  - France and Germany: Varying degrees of intolerance vs. tolerance towards Jews
  - Italy: The Popes protected Jews in Italy, and so did the Lombards who became Catholic from 603, until Pope Innocent III (1198 – 1216 AD) centralized power

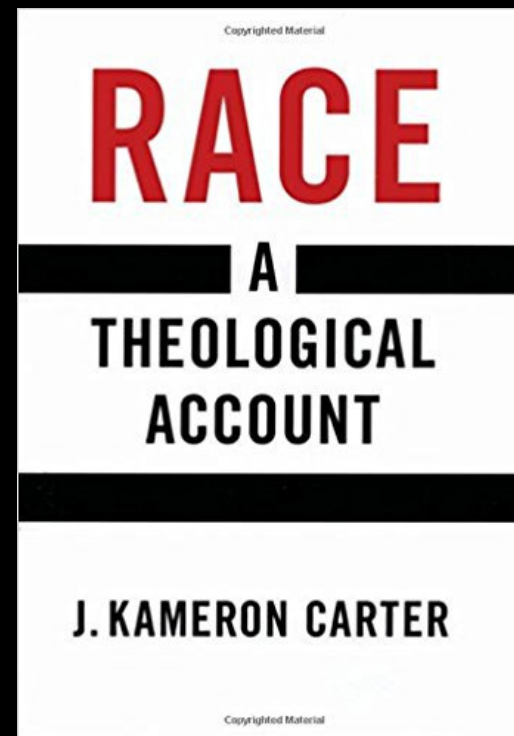
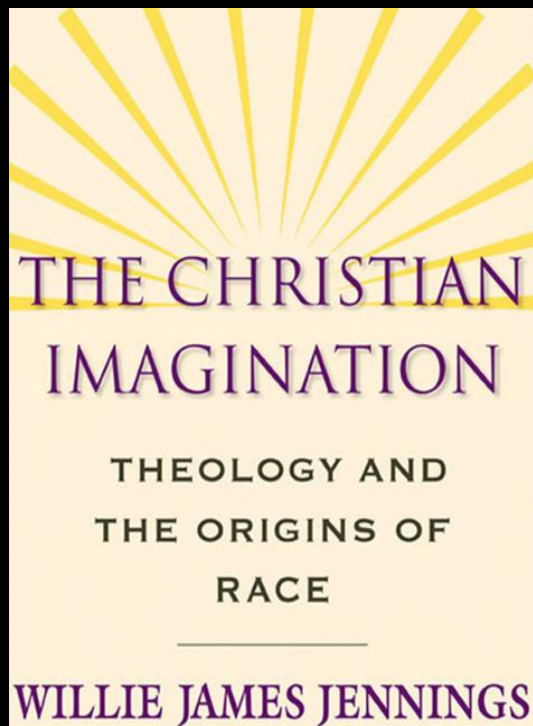


# From Pluralism to Theocracy: How Did the Church Get Sidetracked?

- Protestants: Magisterial Protestants wanted theocratic, mini-Holy Roman Empires (1517 AD onward)
  - Martin Luther in Germany
  - Ulrich Zwingli in Zurich
  - John Calvin in Geneva
  - Gustavus Vasa in Sweden
  - Henry VIII in England
  - John Knox in Scotland

# Reducing “Human Rights” Down to “European Christian Rights”

- Europeans are Christians; Jews and Muslims Are Not
  - Medieval Spain: Suspicion of fake Jewish conversions to Christianity; trauma of Muslim Moorish rule
  - Formal origin of the blood theory of race, tied to faith





# Reducing “Human Rights” Down to “European Christian Rights”

- The Catholic Church tells me I can take your land
  - “The Doctrine of Discovery”
  - 1452: Pope Nicholas V authorized Portugal and Spain to take lands in Africa and the Americas, whoever “discovered” the land first
  - 1493: Other Western European powers authorized
  - Catholic Church as landowner
  - Enslavement of Muslims along the coast of Africa also permitted
- Pope Paul III repudiated this in 1537
- Pope John Paul II asked forgiveness in Santo Domingo, Dominican Republic, in 1992

# Reducing “Human Rights” Down to “European Christian Rights”

- “The Doctrine of Discovery”
  - West Africans abducted into slavery: 20% were Roman Catholic!
  - 1491: Prince Afonso of Kongo baptized when his father converted
  - Dec 5, 1492: Columbus arrives at Hispaniola
  - 1526: King Afonso writes letters complaining about the Portuguese abducting his people into the Trans-Atlantic slave trade

Central Africans,  
Atlantic Creoles,  
and the Foundation  
of the Americas,  
1585–1660



Linda M. Heywood  
John K. Thornton

CAMBRIDGE

# Reducing “Human Rights” Down to “European Protestant Rights”

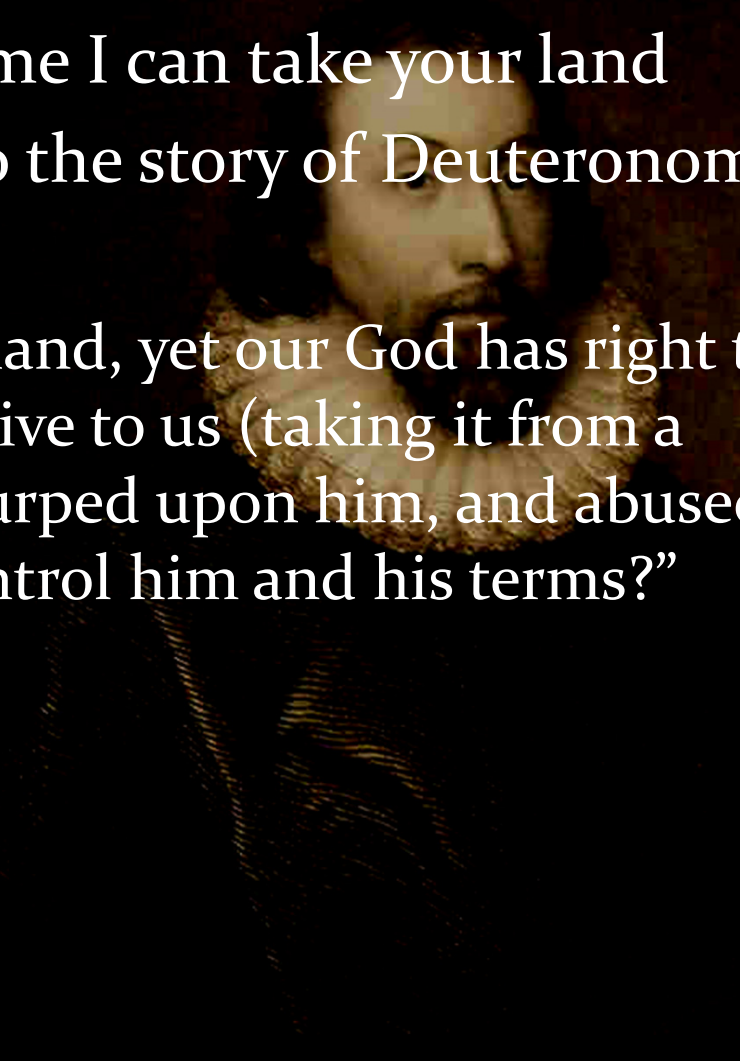
- The Protestant Bible tells me I can take your land
  - 1689: John Locke (1632 – 1704), *Two Treatises of Government*: a heretical view of “dominion” from Genesis 1
  - Individuals and nation-states are entitled to take land from Native Americans because of “rationality” and “hard work”
  - Influential among Protestants, especially in U.S.

# Reducing “Human Rights” Down to “European Protestant Rights”

- The Protestant Bible tells me I can take your land
- Or, me reading myself into the story of Deuteronomy!

“If we have no right to this land, yet our God has right to it, and if He be pleased to give to us (taking it from a people who had so long usurped upon him, and abused his creatures) who shall control him and his terms?”

- John Winthrop (1630)



# Reducing “Human Rights” Down to “European Protestant Rights”

- The Protestant Church tells me I can charge you interest at whatever level you accept
  - Reformation dependent on bankers and merchants
  - Attempts at permitting but regulating usury
    - John Calvin’s *De Usuris*
    - Puritans
  - Church of Scotland (1998): “We accept that the practice of charging interest for business and personal loans is not, in itself, incompatible with Christian ethics. **What is more difficult to determine is whether the interest rate charged is fair or excessive.**”
- The Catholic Church still repudiates usury (so does Islam, ancient Judaism, classical Greek philosophy)

# Reducing “European Christian Rights” Down to “White Racial Rights”

- 1667: Virginia Protestants declare baptism does not bring freedom, contrary to Christian tradition, making “property rights for whites” the highest principle
- 2016: Richard Spencer, Neo-Nazi white nationalist, says he is a “cultural Christian” – the attraction of a historical legacy, even if heretical



# Reducing “European Christian Rights” Down to “White Racial Rights”

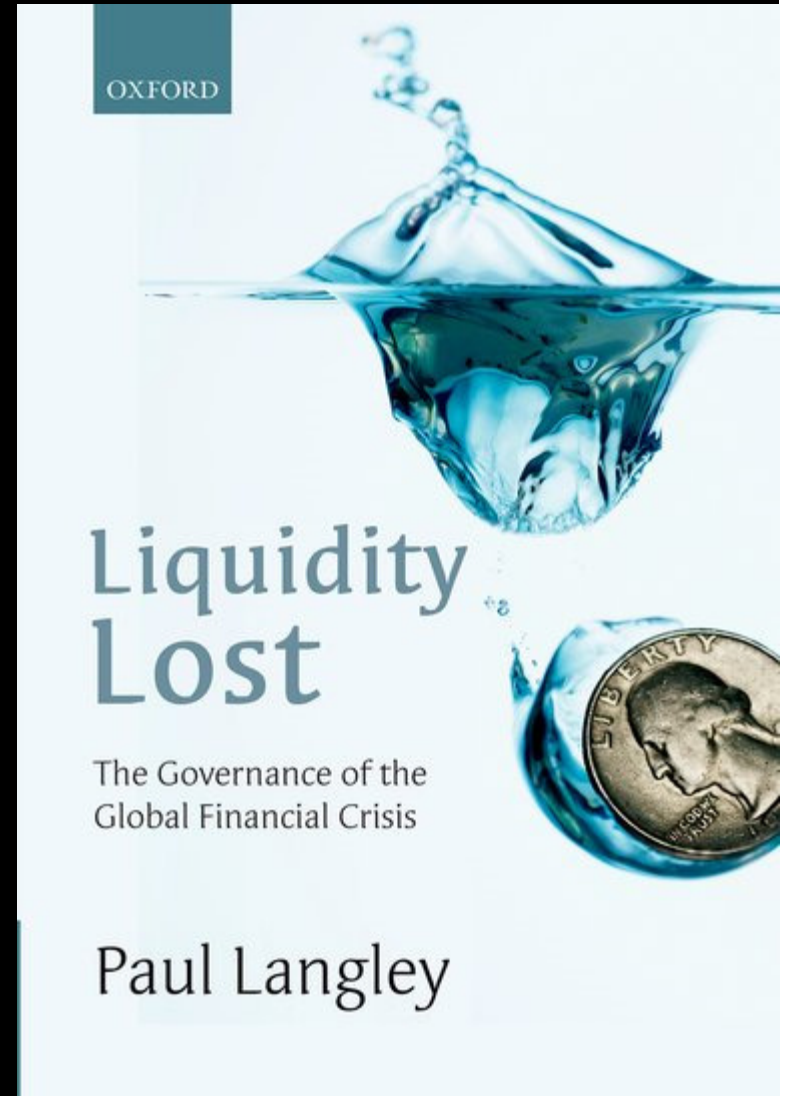
- *City of Sherrill, NY v. Oneida Indian Nation of NY* (2005)
- SCOTUS Justice Ruth Bader Ginsburg, writing for the majority, rules against Oneida Indian Nation’s claim to land based on **the Doctrine of Discovery**



# Reducing “European Christian Rights” Down to “White Racial Rights”

## Financial Crisis of 2008-09

- Portrayed as an issue of “liquidity” for U.S. and England
  - Answer: Easier money!
- Portrayed as an issue of “risk of default” for Greece, etc.
  - Answer: Austerity!
- **The whiter you are, the greater is your power to define reality for everybody else**





# Reducing “European Christian Rights” Down to “White Racial Rights”

- Financial Crisis of 2008 – 09: Impact

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**Greece**

## Greek debt crisis: ‘People can’t see any light at the end of any tunnel’

Helena Smith in Athens  
Sun 30 Jul 2017 11.03 EDT

f    t    e    3,350



# Reducing “European Christian Rights” Down to “White Racial Rights”

- Global debt: \$233 trillion = more than 3x global GDP



The screenshot shows the top navigation bar of The Guardian website. On the left, there is a "Make a contribution" button. In the center, there are links for "Subscribe" and "Find a job". On the right, the "The Guardian" logo is displayed. Below the logo, there are navigation links for "News", "Opinion", "Sport", "Culture", and "Lifestyle". A hamburger menu icon is located to the right of these links. Below the navigation bar, there is a sub-navigation bar with links for "Business", "Economics", "Sustainable business", "Diversity & equality in business", and "More". The main content area features an article titled "Are we heading for another developing world debt crisis?" by Larry Elliott. The article is categorized under "Debt relief" and "Economics viewpoint". A portrait of Larry Elliott is shown in the bottom right corner of the article preview. The first line of the article text is "Western bank loans for projects in Africa were to be paid off via".

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**Debt relief** Economics viewpoint

## Are we heading for another developing world debt crisis?

*Larry Elliott*



Western bank loans for projects in Africa were to be paid off via

# The World Returns to Paganism

- Pagan World
  - Religions were ethnic and mostly territorial
- Christian Disruption
  - Jesus is Lord over all, claims all
  - His church is a new humanity (Eph.2:11 – 22; etc.) with principled, culturally diverse expressions
- Re-Paganized World
  - Religions are ethnic-national again, this time *including many Christians*

# Evaluating: Questions?

- Do you agree or disagree that colonialism, racism, and the global financial system are Western Christian heresies?
- Do you agree or disagree that the world has returned to paganism, and many Christians have gone along with it?
- What is repentance?

# Specific Challenges

- New church plants
- People should have visibility into:
  - Funding sources from slavery profits (Dt.23:15 – 20; Ex.22:1 – 14; Lk.19:1 – 10)
    - Southern Baptist Conference
    - Presbyterian Church of America
  - Theological positions
    - E.g. Is physical abuse enough reason for valid divorce?
    - E.g. Do you confront white Christian nationalism? How?
  - Method of disclosure

## “The Worst Kind of Slavery”: Slave-Owning Presbyterian Churches in Prince Edward County, Virginia

By JENNIFER OAST

IN 1851 PRESBYTERIAN MINISTER WILLIAM HILL wrote his autobiography, *My Life of Service to My Faith*, in which he described his life of service to his faith and wrote his autobiography of his ministry at Briery Presbyterian Church in Prince Edward County, Virginia, between 1834 and 1836. In the autobiography, Hill wrote that his time at Briery was so brief because he was so much concerned with this congregation. Their ministry was to a church which consisted of Slaves, who were hired out at the highest bidder, which I considered the worst kind of slavery. The Presbyterian Church had been an institution since the 1760s. As Hill lamented, the congregation was sold at auction. This variant of slavery was practiced in Briery because they were hired out even from birth to death, often to different masters; slaves were also hired out but rarely for their entire lives. The Briery slaves were owned by a congregation, usually brought. In an era when many southern churches had a leadership in particular—vigorous and benevolent—images of benign slaveholders protecting the Briery Presbyterian Church had no such pattern.

### Southern Baptists and Southern Slavery

THE  
FORGOTTEN  
CRIME  
AGAINST  
HUMANITY



REV. DR. A. L. CARPENTER

Formation

## “Band of Brothers”: The Very Young, Very Male Face of Boston’s Church Planting Movement

357  
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Written by Emily Nielsen Jones  
on July 20, 2016

Print PDF

This is the first in a series of articles entitled, “Band of Brothers: A Case Study of Church Planting in Boston.” See [here](#) for an introduction to the series and [here](#) for more on Missio Alliance’s commitment to women in ministry.

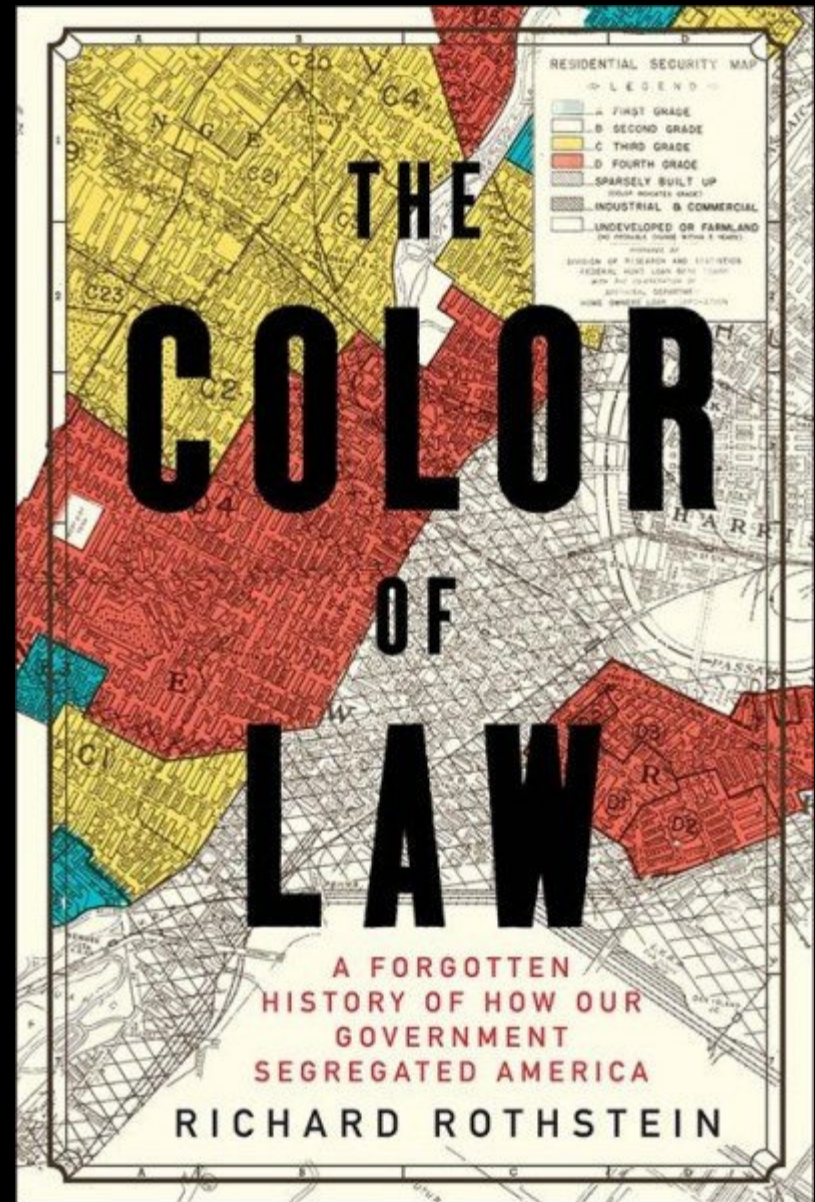
“In the last 15 years, we have also seen a lot of young guys coming and planting churches in the city.”

Stephen Um, President, The Center for Gospel Culture in The Gospel Coalition (TGC) Report from New England “Seeking Gospel Renewal in Boston and Beyond”

Did you know that since the year 2000, over one hundred church plants have been started in Boston, by over ten networks, most of which recruit young men from other states? Whereas the leadership table for women in evangelical churches here in Boston had been slowly expanding, these church planting initiatives being imported from other states have sadly shifted the tide.

# Specific Challenges

- Do we believe in reparations for past racial discrimination?
- E.g. Zero or low-interest home loans to Black Americans, *directly from the Fed*?
- E.g. Land Trusts?
- Other ideas?



# Specific Challenges

- Do we believe in reparations for land seizure?
- E.g. Increase Dept. of Energy grants; etc.?
- E.g. Solar: 8 tribes of 150 (large enough) of 326 reservations (cf. Moapa Paiutes, Navajo)



# Specific Challenges

- Measure: Who agrees? How does it matter?

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HOME / OUR LATEST / VATICAN CONSIDERS RESCINDING 'DOCTRINE OF DISCOVERY' IN RESPONSE TO REQUEST FROM INDIGENOUS LEADERS

## Vatican Considers Rescinding 'Doctrine of Discovery' in Response to Request From Indigenous Leaders

By the Web Editors 6-14-2016



Image via [pdx.store](http://pdx.store) / Shutterstock.com

After indigenous leaders met with Pope Francis and other Vatican representatives requesting an end to the Doctrine of Discovery, the Vatican said that it would consider rescinding the 500-year-old Catholic policy, **reports APTN.**

The Doctrine of Discovery is **the**



# Specific Challenges

- The Wampanoag are matrifocal, some are Christian
- Compare to evangelical complementarians?



## Indigenous Policy Journal

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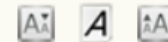
### Indian carried Christianity: Wampanoag Christianity on Martha's Vineyard, 1643--1690

Kenneth R. Mulholland  
Dept. of History, University of Utah  
July, 2010  
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#### Abstract

In this dissertation, I examine the Puritan mission on Martha's Vineyard from its beginning in 1643 through the Christianization of the entire Wampanoag people in 1690. The Congregationalist minister Thomas Mayhew, Jr. and the island's first convert, Hiacoomes, led the mission. Historians have largely ignored the mission on Martha's Vineyard, focusing instead on the mission led by John Eliot in the Massachusetts Bay Colony; yet, the Vineyard mission preceded Eliot's mission by three years, had more converts, and produced a sustained Native church that still survives. My dissertation tells the story of the mission's beginning and focuses on the unique character of the highly indigenized Vineyard Christianity that was Puritan in content but Wampanoag in sensibilities. Vineyard Christianity was also marked by the centrality of native leadership that was never controlled by the English missionaries. Many of these Native

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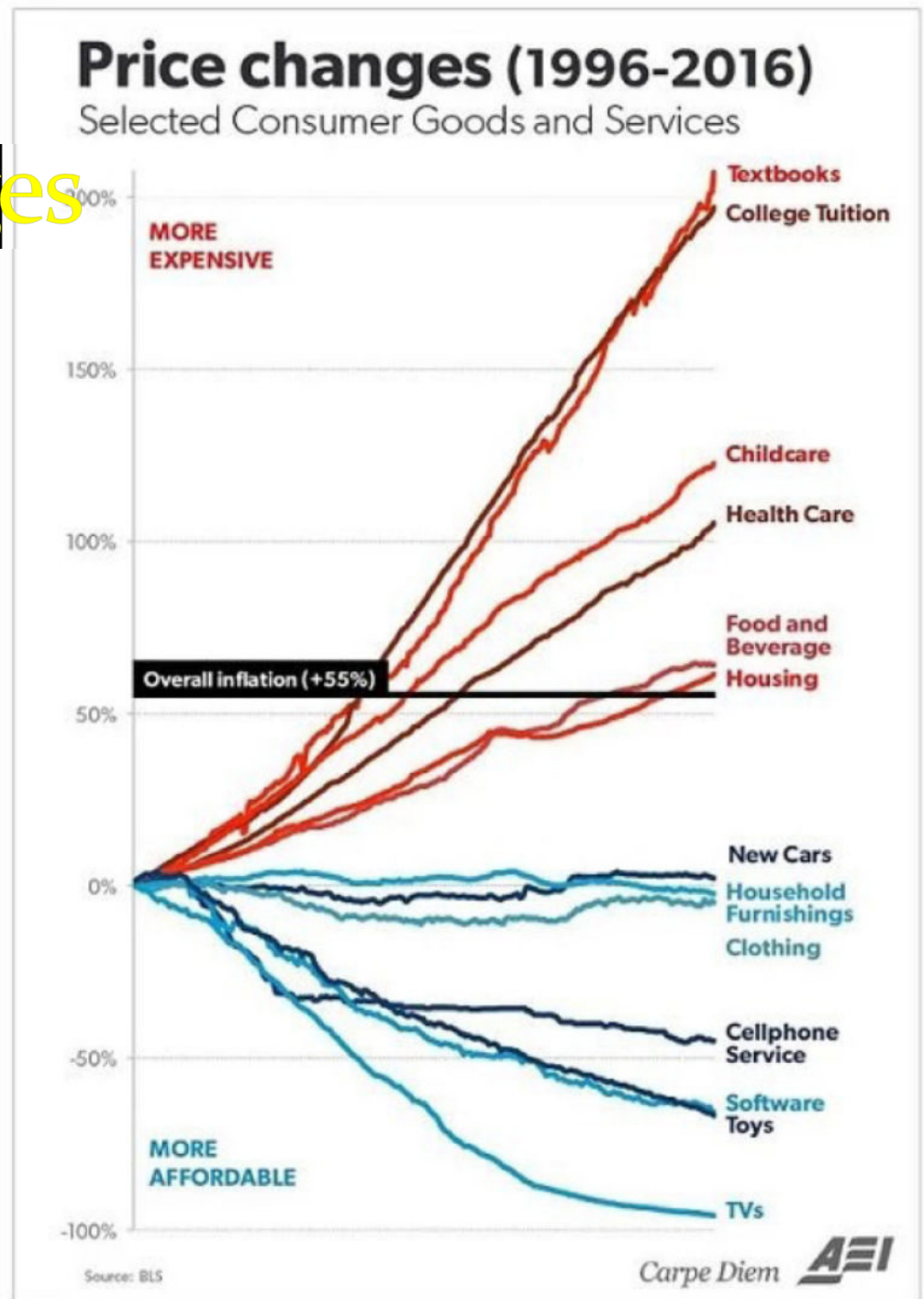
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# Specific Challenges

- Note: The biggest rising costs of everyday life are not the result of trade imbalances or immigrants (stop scapegoating them)
- Thanks to John Calvin's *De Usuris*
- Do we believe in financial reform to reduce indebtedness?



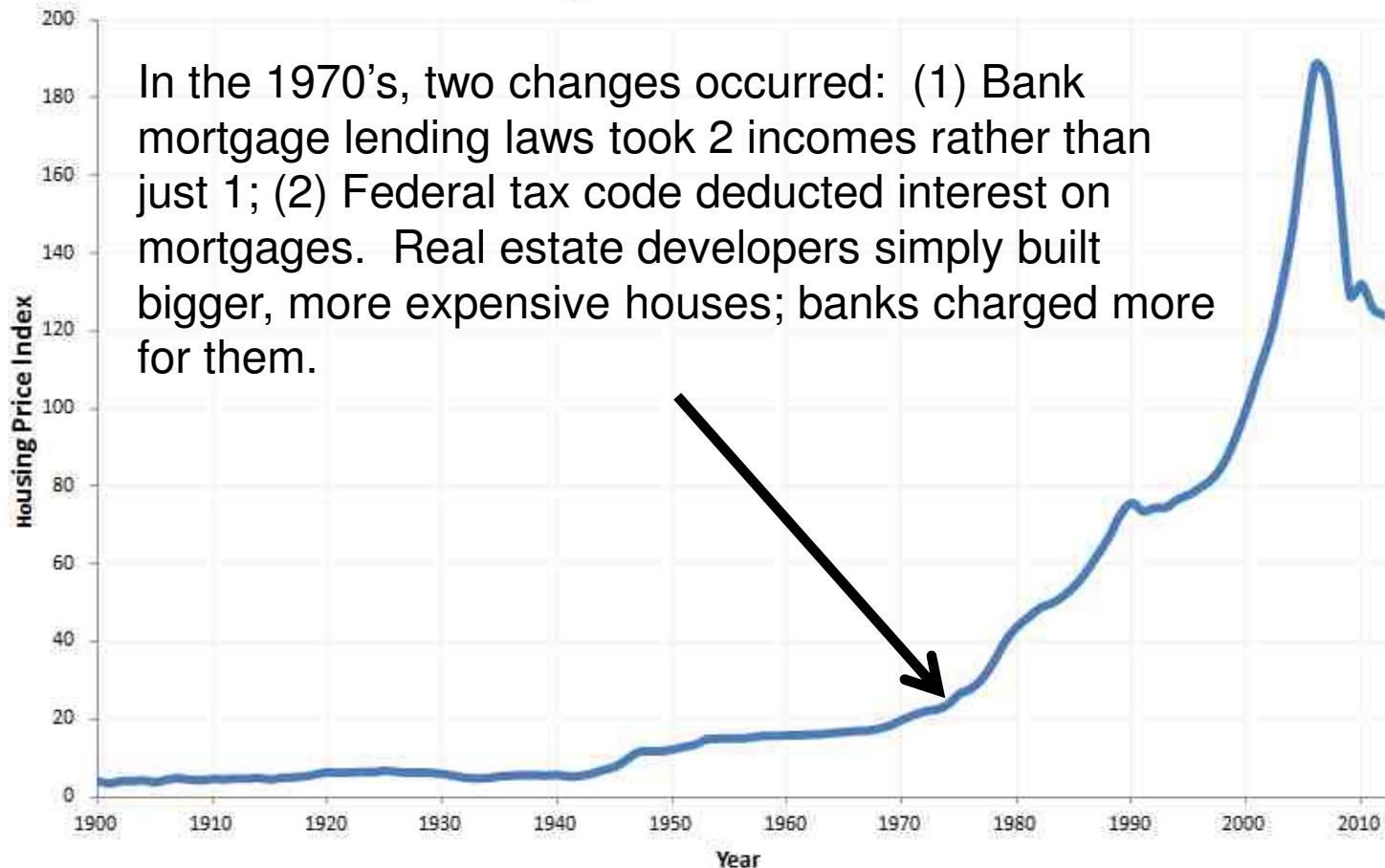
# Specific Challenges

- In the 1970's, middle class U.S. families saved 11% of take home income
- Today, they save less than 0%



# Specific Challenges

## U.S. Housing Price Index Since 1900



Source: Observations ([ObservationsAndNotes.blogspot.com](http://ObservationsAndNotes.blogspot.com))

# Specific Challenges

- 1950: 983 square feet
- 1960: ~1200
- 1970: ~1400
- 1980: almost 1800
- 1990: ~2100
- 2000: almost 2400
- 2008: 2519
- 2010: 2100

<http://www.census.gov/const/C25Ann/sfttotalmedavgsqft.pdf>

[http://switchboard.nrdc.org/blogs/kbenfield/us\\_home\\_size\\_preferences\\_final.html](http://switchboard.nrdc.org/blogs/kbenfield/us_home_size_preferences_final.html)

# Who Gains and Who Loses from Credit Card Payments? Theory and Calibrations

Scott Schuh, Oz Shy, and Joanna Stavins

## Abstract:

Merchant fees and reward programs generate an implicit monetary transfer to credit card users from non-card (or “cash”) users because merchants generally do not set differential prices for card users to recoup the costs of fees and rewards. On average, each cash-using household pays \$149 to card-using households and each card-using household receives \$1,133 from cash users every year. Because credit card spending and rewards are positively correlated with household income, the payment instrument transfer also induces a regressive transfer from low-income to high-income households in general. On average, and after accounting for rewards paid to households by banks, the lowest-income household (\$20,000 or less annually) pays \$21 and the highest-income household (\$150,000 or more annually) receives \$750 every year. We build and calibrate a model of consumer payment choice to

## Evaluating: Questions?

- If social injustice is the result of past Christian heresy, why do we not see more social justice now?
- Do you agree or disagree that Christians need to be disciplined in the biblically appropriate use of power?

# General Challenges

- Repent of Protestant arrogance
  - Church history before Luther is actually important
  - Christians were faithful before you, and even before the Protestant Reformation
  - Protestant heresy was responsible for Trans-Atlantic slavery, racism, land seizure in colonialism, big banks and big debts
- What to do about “city on a hill” language?
  - We are not covenanted: repent of American exceptionalism
  - Boston did not replace Jerusalem or the Church
  - Boston, MA was **inferior** to Providence, RI
  - We are not the epicenter of faithfulness, only ripples



# General Challenges

- “Prophetic” critiques of today’s white evangelical church are important, but cannot
  - Denigrate church history
  - Lose sight of evangelism as a goal
  - Portray our generation to be the most faithful, or have the capacity for the most faithfulness

# General Challenges

- Advocate for a principled Christian political pluralism
  - Challenge the theocrats
    - “Christian nationalists”
    - Others of all types
  - Cultivate partnerships
    - With politically pluralistic atheists, Muslims, etc. who respect religion in the public square
  - Call people of other beliefs
    - To find a grounded framework for political pluralism of their own, if it exists for them
    - To Jesus (evangelism!)
    - No “cultural Christians”!
- Held in creative tension with...

# General Challenges

- Advocate for comprehensive human rights, based on a Christian vision of relational, restorative justice:
  - Human rights before property rights
  - Consent is necessary but not sufficient for morality, and even policy
    - You can consent to your own exploitation
    - As shown by indebtedness, prostitution, environment, etc.
  - Relational responsibilities
    - Based on a Christian vision of healthy relationship
  - Reparations and restitution for past injustice
    - As an expression of proper Christian repentance (Ex.22:1 – 14; Lk.19:1 – 10)
- Debate with both the left and the right