



# Loving Enough: Choosing Universal Basic Income over the Myth of Individual Wealth

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**W**hat does it mean to “love enough”? Is it to have “enough” love to share (that is, to love so generously that you can easily spill that love over into others)? Or is it to love “enough” (that is, to live simply and sustainably) so that there is something for all? Both are important, and it’s taken me years to learn and live into the difference between those two emphases.

I grew up in Oshkosh, Wisconsin, the eldest daughter in a family of four girls, living only with my mother after our father left us. My mother is a choir director, church organist, and piano teacher. She is a wonderful musician and teacher, but not well paid. We had to rely on friends, our church, and federal support in the form of food stamps merely to survive.

Why do I tell this story at the beginning of an essay on universal basic income? Because I remember vividly the shame I felt because we had no car, so my mom had to pull us in a child’s wagon to the grocery store and, once there, use food stamps to pay for food. I remember the distress I felt when I wore clothing to school that my mom’s older piano students had worn and the kids in my school recognized my sweaters. I remember how angry I felt when I couldn’t go on school field trips because we did not have the funds necessary for them. I had more than

*If we as Christians believe in bringing our biblical imagination into our actions in the contemporary world, one step would be to promote economic security for all persons in our society. One way to do this would be to support the enactment in the United States of a universal basic income for all people.*

“enough” to sustain me, but I certainly did not “love” that minimum. My childhood was shaped by a sense of failure; accepting help was somehow a sign that we were not able to pull our own weight. That experience has profoundly shaped me.

One consequence of growing up in this way is that I grew to pride myself when I could do things on my own and, even more, when I could help others who needed help. Here was a sign that I did not need help, and even more, that I was able to help others. I use the word “pride” here, because the need to help other people wasn’t an altruistic commitment: it was a way to demonstrate to myself that I was “better than” them, because I had “made it out” of poverty. I grew to “love” that I had “enough” to share, but not because love was drawing me to share—more because that sharing proved I had succeeded in some way. This is a conundrum I live with, and one that took a long time to confront.

Lutheran theology teaches that everything we are and have comes from our God, and that the love that our God has shown us can flow through us, drawing us to share out into the world. There is true joy to be found in sharing; joy that is not prideful, joy that is not selfish, joy that truly comes from being *loved enough* to share love. How do we help each other learn and practice this kind of love? And how do we embody it in our congregations, in our communities, such that we are literally sharing the good news—being evangelists—for this God we confess? If we cannot find a way to do so, is it any wonder that fewer and fewer people want to be part of our churches?

Consider how the stories I was embedded in, the narratives that I grew up with, privileged “doing it on your own” and “pulling yourself up by your bootstraps.” These stories are profoundly powerful and pervasive in the United States. We have a fixation on individual worth and individual merit. My route out of poverty came due to my abilities in school and my obsession with reading, but it was also clearly supported by wonderful teachers who lifted my eyes to a larger horizon and fought to get me access to a wider world. It was not me alone doing this; it was a whole community. I had access to Pell grants to go to college, student loans, federal work-study programs, all of which meant that other people’s tax dollars were helping me to get an education. A community I could not even imagine, could not see, spread across the whole of the US, paying into a tax system that helps us all to leverage together what we cannot do alone.

It has taken me years to let go of the individualistic and highly shaming stories I grew up with and to excavate the positive and empowering stories of a community that cared greatly for its members. It has taken me even more years to begin to understand how my Christian faith has been deepened and enlarged as I’ve confronted these myths and sought to heal. Parker Palmer wrote once that when you live in the “tragic gap”—here he is using secular language to evoke the “already and not yet” of an eschatological vision—your heart will be broken.<sup>1</sup> The question is, Will it be broken open, or broken into shards?

<sup>1</sup> Parker Palmer, *Healing the Heart of Democracy: The Courage to Create a Politics Worthy of the Human Spirit* (San Francisco: Jossey-Bass, 2011).

I fear that far too many of us are living with hearts that have been shattered into a thousand thousand sharp pieces, and we continue to bleed rather than learn how to heal together, how to stand openly and vulnerably in front of our God who calls us into community, who calls us to love deeply.

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One of the primary obstacles to the deep commitment to the common good that universal basic income (UBI) makes possible is our fear, our clinging to national stories that curb our imagination, that suppress our compassion, that make it seem utterly impossible to believe in something that could benefit everyone.<sup>2</sup> This is a theological challenge. How can I profess to have faith in a God who cherishes each of us if I cannot see how God's deep love draws me into this wider community?

Why do I care so much about universal basic income as a policy choice? Because it is a program that promises to be very helpful to those most in need of help, and to do so without the shame and moral egotism attached to so much social assistance in the US.<sup>3</sup> It is a policy choice that is deeply congruent with my Christian faith.

The basic problem with poverty is that people don't have enough money.<sup>4</sup> A basic solution is to give them money. There have been studies and studies and more studies that demonstrate this very simple assertion.<sup>5</sup> Contrary to the myth that somehow people are poor because they do not know how to handle money, or that they are poor because they make bad decisions, research demonstrates that people fall into poverty for a whole host of reasons. Some are born into poverty, some are thrust into it due to divorce, some fall into it from medical debt, some start off

<sup>2</sup> I could write, and have written, about our lack of awareness of the complexities of US history. In order to believe in individual achievement, we have had to ignore centuries of oppression, centuries of land and labor stolen from peoples who were then forced into enslavement and genocide. See Stephen Brookfield and Mary E. Hess, *Becoming a White Antiracist: A Practical Guide for Educators, Leaders, and Activists* (Sterling, VA: Stylus, 2021).

<sup>3</sup> One of the most substantial explorations of UBI is Phillipe Van Parijs and Yannick Vanderbrought's *Basic Income: A Radical Proposal for Free Society and a Sane Economy* (Cambridge: Harvard University Press, 2017).

<sup>4</sup> One of the best and most concise versions of this argument in book form is Rutger Bregman's *Utopia for Realists: How We Can Build the Ideal World* (New York: Little, Brown, 2018). An excellent and engaging introduction to the studies that demonstrate this point is Rutger Bregman's 2017 TED Talk, "Poverty Isn't a Lack of Character; It's a Lack of Cash," [https://www.ted.com/talks/rutger\\_bregman\\_poverty\\_isn\\_t\\_a\\_lack\\_of\\_character\\_it\\_s\\_a\\_lack\\_of\\_cash?utm\\_campaign=tedspread&utm\\_medium=referral&utm\\_source=tedcomshare](https://www.ted.com/talks/rutger_bregman_poverty_isn_t_a_lack_of_character_it_s_a_lack_of_cash?utm_campaign=tedspread&utm_medium=referral&utm_source=tedcomshare).

<sup>5</sup> Stockton, California's very recent experiment in using cash to reduce poverty offers direct evidence of the utility of such an approach: Annie Lowrey, "Stockton's Basic-Income Experiment Pays Off," *The Atlantic*, March 2021, <https://www.theatlantic.com/ideas/archive/2021/03/stocktons-basic-income-experiment-pays-off/618174/>.

deep in poverty due to racial injustice, and on and on and on. None of these causes can be understood only individually; they grow out of the very fabric of our relationality. If we cannot see that relationality, we miss seeing Jesus.

People in poverty actually tend to be more adept than those with a financial cushion at spending money in very careful ways. People in poverty also tend to be more generous with their limited resources than are people with access to plenty.<sup>6</sup> I am struck by the studies that point out that people who live in a cycle of poverty and plenty—such as seasonal workers who are paid most of their yearly income at one time—actually lose points on cognitive tests in times of scarcity and gain points in times of plenty. The characterization of “bad decision-making” may have more to do with having to make hard choices with limited options, while also enduring hunger and illness without treatment, than it does with an underlying inability to manage resources.

I hope we are beginning to learn something from the Covid-19 pandemic about how we are all vulnerable, and how helping each other helps the larger community too. Consider the various federal aid programs that sprang up so quickly—the CARES Act, the Payroll Protection Act, the American Rescue Plan Act—these programs offered one-time stimulus funds, loans for small businesses, federal tax credits for children, and much more. The Center on Poverty and Social Policy at Columbia University estimates that the American Rescue Plan Act will cut child poverty in half in 2021.<sup>7</sup> Yet these are time-limited congressional actions, most of which are set to expire at the end of 2021. But what if they didn’t expire? What if instead we made a concerted effort to live from our generous impulses rather than from our fear?

Universal basic income in its simplest definition is what each word in that phrase names. It’s universal: that is, it would be for everyone, with no need to discriminate. Yes, billionaires such as Jeff Bezos would receive it (and not notice it), but as everyone would receive it, there would be no need for a huge federal bureaucracy to determine whether we “deserved” or were “eligible” for such a benefit. Indeed, by some measures, here in Minnesota we spend more money seeking to prevent fraud in our social assistance programs than we spend on direct assistance.<sup>8</sup> UBI removes the need to determine eligibility, and thus also removes the shame attached to receiving support.

UBI is basic: that is, it would be a payment of perhaps \$1,200 per month (as estimated right now), not enough to live on but enough to offer a floor on which to stand. And it is income: it comes with no strings attached as to what you can spend it on.

*Income* is a word we use to talk about money earned from work or investments. Here both of those connotations come into play. Necessary and very

<sup>6</sup> See the previously referenced Bregman book for copious research citations on these assertions.

<sup>7</sup> “The American Rescue Plan Could Cut Child Poverty by More Than Half,” Center on Poverty & Social Policy, March 11, 2021, <https://www.povertycenter.columbia.edu/news-internal/2021/presidential-policy/biden-economic-relief-proposal-poverty-impact>.

<sup>8</sup> Details about this assertion were shared as part of a panel and forum on universal basic income held in St. Paul, Minnesota, in 2018. You can watch the event here: “Universal Basic Income: An Idea Whose Time Has Come?” (video, 1:21:18), University of St. Thomas, February 14, 2018, <https://youtu.be/2sAUyOtwSpE>.

valuable work is done every day without compensation. Think about people (often women) taking care of children, think about supporting elders, think about a myriad of tasks that people do without pay. UBI could be understood as compensation for the necessary and valuable work that is part of keeping the fabric of our families and communities from unraveling.

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Then think about investments. Many of us have investments in our home through a mortgage, or perhaps we have a 401(k). But how many of us reap investments from shared national resources? The state of Alaska is perhaps the best-known example in the United States of a state government paying its citizens for what it earns utilizing natural resources. Close to 10 percent of the land in the US is owned by the US government. There are literally billions of dollars harvested each year from lands and natural resources owned by the US that end up going to private companies. Part of the funding proposals for a UBI put forth by Andrew Yang in the last presidential campaign included what he called a “freedom dividend” supported in part by investments from such natural resources.

The idea of universal basic income asserts that by giving people choice and agency in their lives, we can be both effective and efficient. UBI would provide a floor under people. It would not be enough to survive on alone, but it would prevent the most brutal forms of poverty. People would not become couch potatoes—there is a lot of evidence in the many UBI pilots that have been run that people still work—or they might develop co-ops together to share living expenses. It would give each of us more choice, within the context of a shared commitment to common good. Like the federal student aid that permitted me to go to college, aid that was raised via taxes paid across the whole of the US, UBI would create tangible support for the whole of our community, drawn from the whole of our community.

So, what are the obstacles to UBI? Why haven't we already implemented it? The first and major challenge is that unless you are deep into the policy weeds of UBI development, most people believe it's an unattainable goal. Too many of us believe that we live in a culture of scarcity and that protecting what is our “own” has to be our first priority. I have found that it doesn't really matter how many economists offer research that contradicts that assertion.<sup>9</sup> Our confirmation bias draws us away from ideas, from narratives, that contest our default assumptions. I think most of us know very little about what we call “economics” and are too busy living day by day to find the subject compelling enough to learn.

<sup>9</sup> See, for instance, Heather Boushey, J. Bradford DeLong, Marshall Steinbaum, eds., *After Piketty: The Agenda for Economics and Inequality* (Cambridge: Harvard University Press, 2017).

What I find so much harder to accept is that our Christian faith confesses that we worship a God of abundance and yet we don't embody that gift. We have story after story of how God knows and cares for the smallest hair on our heads, the tiniest bird in the field. We have stories of Jesus turning five loaves and two fishes into so much food that baskets of leftovers were gathered. I fear that we Christians have come to believe that these stories are foolish, idealistic, or from an ancient time too far removed from our present day to be taken seriously. Yet remember: by some counts there are over two thousand mentions of poverty in the Bible. Caring for the *anawim* is a key commitment throughout the entire biblical canon. And still somehow, we have talked ourselves into believing that these texts could not possibly be relevant in our current world.

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The second major challenge to UBI is that we have been schooled to think that one must have paid work to have value.<sup>10</sup> This is a problem on multiple levels, not the least being that women have often never been paid for valuable work tending to homes, to children, to elders—and yet, that work has to be done. But I think the deeper challenge here is linked to the personal stories I shared at the beginning of this essay: that we have learned, we have internalized a belief that if I am poor, if I am unable to support myself or my family, it is because I have failed. It is an individual, personal failing.

To work is to have meaning, and to work for pay is to have more meaning. Indeed, far too many of us assess our value solely in terms of the size of our personal income streams. We have fallen into a trap of believing that if I am accepting funds that are not immediately connected to the work that I do, then I am somehow lacking. This story is so powerful! And yet it is not the only story we might live by. It is a story that was deliberately constructed to serve specific political ends. Research has documented, for instance, that there were powerful political forces at work in the late 1970s and the 1980s that deliberately constructed ideologies that sought to subvert our natural human desire to help people in need.<sup>11</sup>

If you are as old as I am, you may remember the frequent stories about “welfare queens” and people “gaming the system.” The ideological push embedded in

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<sup>10</sup> This might be a place in which to do a critique of the so-called “Protestant work ethic”—but I refer you instead to the compelling and very thoughtful work of Ken Estey, and his articulation of a Protestant “labor ethic” in his book *A New Protestant Labor Ethic at Work* (Cleveland: Pilgrim, 2002).

<sup>11</sup> Deborah Stone, a prominent political scientist who currently holds positions at both MIT and Aarhus University in Denmark, has detailed this history and ideological manipulation in her book *The Samaritan's Dilemma: Should Government Help Your Neighbor?* (New York: Nation, 2008).

such stories was to make people believe that seeking to help someone was actually hurting the very people you sought to help; that to offer support was instead making people dependent. Somehow, we lost our ability to feel our *interdependence*, to really accept and live into it. As I noted in my own story, I grew to have pride in overcoming obstacles “on my own”—never mind that I never actually did that on my own, as I had an entire community around me, rooting for me and helping me.<sup>12</sup>

The third major challenge I run into when I speak with people about UBI is that what little people *do* know about the economy turns any talk of UBI into a rejection of market-based capitalism. Let me be clear: UBI lives within a market-based economic framework. Indeed, the idea of a mechanism such as UBI has been a part of US political discourse many times in the past. Proponents have spanned a spectrum from the negative income tax proposals of President Richard Nixon to the basic income push of Martin Luther King Jr. As recently as the 2018 national campaign of Andrew Yang, UBI has once again become a topic for public discussion.

While numerous objections were raised to Yang’s proposals, each one also had a counter. For instance, won’t rental prices go way up if people are receiving UBI? That concern—a very real one, given how challenging our housing situation is—is not necessarily a problem, because UBI would make it possible for more people to afford housing, which in turn makes it likely that more dilapidated housing will be renovated, more new housing will be built and accessed, and landlords will continue to earn from rental properties. Should housing prices go up too much in a given area, UBI creates an incentive for more rent controls to be introduced and for people to move out of metro areas and into other settings where housing is less expensive.<sup>13</sup> That move has already started due to the options for remote work that Covid-19 brought about.<sup>14</sup> What UBI would do is give people more purchasing and negotiating power—in short, more choice. This is how a market operates.

People have worried that UBI would create inflation, a concern that is already being voiced by people publicly over just the simple additions to unemployment

<sup>12</sup> Ironically, we have now come to a point in national public debates where the need to assert individual agency is so strong that even doing something simple like wearing a face covering to prevent spread of disease is a cause for alarm. Here I need to point out, given that I am a scholar of digital media, that there are very strong financial incentives at work to keep people fixated on fear and outrage. It is much easier to keep someone’s eyes on a news website, or someone’s ears listening to news radio or cable news, if the news you are watching is hyped in such a way that your adrenaline starts to flow. So, all the stories of ways in which people naturally help each other, of ways in which communities care, rarely make it into our public consciousness.

I know so many preachers who engage the biblical texts each week—texts that stress our interconnection in the body of Christ—to ever dwindling congregations. We have to keep doing this work, and we need to do it in ways that have traction in the larger world. One way to do so is to begin to make clear how these processes of digital media, of fear-driven news, are driving us apart instead of helping us to help each other.

<sup>13</sup> Cea Weaver, “There’s No Denying the Data: Rent Control Works,” *The Hill*, September 24, 2021, <https://thehill.com/opinion/finance/573841-theres-no-denying-the-data-rent-control-works>.

<sup>14</sup> Jane Lanhee Lee, “Up to 23 Million People in US Could Move Thanks to Remote Work, Survey Finds,” Reuters, October 29, 2020, <https://www.reuters.com/article/us-health-coronavirus-remote-work-survey/up-to-23-million-people-in-u-s-could-move-thanks-to-remote-work-survey-finds-idUSKBN27E26X>.

offered during the pandemic.<sup>15</sup> Yet the reality is that we are not printing money; we are simply putting more money in the hands of the consumer, which in turn has demonstrably helped local businesses. Supplementing unemployment has actually supported families in a variety of ways, and the challenges with the labor market that are being voiced right now—“there are jobs but no workers”—have more to do with a mismatch between worker skill and job demands, as well as the cost of keeping so many people out of the job market (formerly incarcerated people, for instance, and parents who cannot afford childcare) than they do with somehow “artificially” creating a labor gap.<sup>16</sup>

UBI is not going to solve all of our problems, but it’s a beginning step to prepare us for the automation of jobs that is already taking place across various sectors. It is also a practice where all of us together can accomplish so much more than individuals alone can do. So, yes, UBI functions within a capitalist market economy by helping to make the markets a shade less brutal. Market-based processes have always needed to be regulated; it’s just that in the last couple of decades, those regulations have sought to increase individualism, with no attention to the common good.

I have found that when people are willing to engage in just a little bit of learning about economics, the possibility of UBI becomes much more real to them.

Consider, for instance, the seven “economic fundamentals.” The following list comes from a short video produced by Robert Reich, who is an American economist who served in the administrations of Presidents Gerald Ford and Jimmy Carter, as well as serving as the United States Secretary of Labor from 1993 to 1997 under President Bill Clinton. He argues for the following:<sup>17</sup>

- Workers are consumers.
- Consumer spending accounts for 70 percent of all economic activity in the US.
- People at the top spend a much smaller portion of their incomes than do people in the middle class and below.
- When most of the economic gains go to the top, there’s not enough purchasing power to keep the economy moving.
- In order to have sufficient demand for goods and services, a larger share of total income has to go to the middle class and the poor.
- This in turn requires a higher minimum wage, a bigger earned income tax credit, lower taxes on the middle class and the poor financed by

<sup>15</sup> Robert Reich, “The Problem Isn’t ‘Inflation’. It’s That Most Americans Aren’t Paid Enough,” *The Guardian*, August 13, 2021, <https://www.theguardian.com/commentisfree/2021/aug/13/joe-biden-spending-plans-inflation-debt-fears-misplaced>.

<sup>16</sup> Christina Pazzanese, “Answer to US Labor Shortage? ‘Hidden’ Workforce,” *The Harvard Gazette*, September 15, 2021, <https://news.harvard.edu/gazette/story/2021/09/new-study-says-hidden-workers-are-being-excluded/>.

<sup>17</sup> I find these short videos are more useful in congregational settings than substantial books. You can find this one here: Robert Reich, “7 Economic Fundamentals” (video, 1:41), May 10, 2017, [https://youtu.be/utuX4\\_uD5IE](https://youtu.be/utuX4_uD5IE).

higher taxes on the wealthy, and stronger unions capable of negotiating higher wages.

- These ideas don't hurt the wealthy, because the economy is not a zero-sum game.

The reality right now is that we have the widest inequalities in income and wealth in the US that we have ever documented. Various estimates suggest that the wealth of US billionaires has increased by more than \$1 trillion just since the pandemic began.<sup>18</sup> These numbers are so enormous that they boggle my mind. But those trillions are not in circulation so much as they are “paper money” creating yet more “paper wealth.” How might we make that wealth available so as to produce and create?

Part of what economists seek to help people understand is something they have labeled a “virtuous circle”—a process whereby people produce something locally, it is consumed locally, and those funds in turn keep production processes going. Money circulates in a loop that is beneficial for everyone. But we no longer live in a world in which all that we need can be produced locally—the Covid-19 pandemic has taught us much about “just in time” supply chains. Thus we have to raise our eyes to the horizon and think more clearly about a global community.

I would offer one critique to the “seven fundamentals” in terms of an underlying commitment to consumption as the chief driver of our *oikonomia*. I think there may be other drivers than simple consumption. Still, that specific term matters, not simply because it's Greek and seminary professors like to draw on Greek terms. It matters because the term points to a different vision of the world, a way of seeing all of creation as the gift of our Creator, and our role as human beings to tend the common good.

Here is how one economist puts it:

While both approaches [that is, ancient and contemporary ways to interpret *oikonomia*] hold that the rationality of any economic action is dependent on the frugal use of means, contemporary economics is largely neutral between ends, while in ancient economic theory, an action is considered economically rational only when taken towards a praiseworthy end. Moreover, the ancient philosophers had a distinct view of what constituted such an end—specifically, acting as a philosopher or as an active participant in the life of the city-state.<sup>19</sup>

<sup>18</sup> One example of such observations was recently published by a nonprofit organization: Institute for Policy Studies Program on Inequality and the Common Good, “Net Worth of US Billionaires Has Soared by \$1 Trillion—to Total of \$4 Trillion—Since Pandemic Began,” December 9, 2020, <https://americansfortaxfairness.org/wp-content/uploads/12-9-20-National-Billionaires-Report-Press-Release-IT-4T-FINAL-1.pdf>.

<sup>19</sup> Dotam Lesham, “Retrospectives: What Did the Ancient Greeks Mean by *Oikonomia*?” *Journal of Economic Perspectives* 30, no. 1 (2016): 226.

We are called as Christians to tend to creation, to steward the gifts that we have been given. As Rolf Jacobson points out, “social justice” is not an abstract concept but instead is deeply grounded in the Hebrew Bible in kinship structures:

The ancestral household was the basic unit that provided both personal identity and also was the basic economic unit of society. . . . The sojourner, the widow, and the orphan were the people who did not have a household or a clan that would be their social safety net. In short they were the most vulnerable people in a kinship-based society. They were the citizens who could most easily fall through society’s cracks. The duty that society owed to these, according to both the Bible’s legal and prophetic material, was hospitality. . . . “The alien who resides with you shall be to you as the citizen among you; you shall love the alien as yourself, for you were aliens in the land of Egypt” (Lev 19:34). . . . It is against this background that Isaiah’s prophetic call should be heard: “Learn to do good; seek justice, rescue the oppressed, defend the orphan, plead for the widow” (Isa 1:17).<sup>20</sup>

We are called into an understanding that we are all one body in one household. Pope Francis has been urging such a commitment for many years now, through his many encyclicals and other public exhortations. Ilo summarizes Pope Francis’s primary assertions in this way:

[We are] (1) a compassionate church, moved by the suffering and injustice in the world; (2) a church whose mission is to accompany humanity with the leaven of the Gospel in order to bring about a radical conversion of hearts and worldly systems and institutions; and (3) a transformative missional praxis that brings about integral salvation through solidarity with the poor and marginalized, and a prophetic commitment to human and cosmic flourishing.<sup>21</sup>

It is therefore not surprising that in the wake of the Covid-19 pandemic, Pope Francis has begun to call for a commitment to universal basic income.<sup>22</sup>

Imagine for a moment how it would feel to you, in your daily life, if every month you received a check for \$1,200 (or perhaps had \$1,200 less removed from your current monthly paycheck, if you make enough for that much to be removed in taxes). What would that make it possible for you to do? What if every person in your congregation eighteen years of age and older had that cushion? What might you imagine together to do? How much easier would it be to take care of—to

<sup>20</sup> Rolf Jacobson, “‘The LORD Is a God of Justice’ (Isaiah 30:18): The Prophetic Insistence on Justice in Social Context,” *Word & World* 30, no. 2 (2010): 128–29.

<sup>21</sup> Stan Chu Ilo, “Poverty and Economic Justice in Pope Francis,” *International Bulletin of Mission Research* 43, no. 1 (2019): Abstract.

<sup>22</sup> David Stewart, “Pope Francis Has Endorsed a Universal Basic Income. Covid-19 Could Make It a Reality in Europe,” *America*, December 15, 2020, <https://www.americamagazine.org/politics-society/2020/12/15/covid-universal-basic-income-united-kingdom-pope-francis-239476>.

steward—your current responsibilities? How much easier might it be to start a new endeavor, or to risk a major move? Some of you reading this article have adult children: How much easier would it be for them to take a risk on a new job, or a new degree program, or an artistic endeavor, if they had such a basic income?

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*It is past time to bring our biblical imagination into line with our actions in contemporary society. We cannot make happen what we cannot imagine. It is time to imagine, and then work to embody that imagination in our daily lives together.*

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MIT's living wage calculator (<https://livingwage.mit.edu>) makes it clear that there is no place in the country where you can meet basic living standards on the federal minimum wage. But the federal minimum wage plus UBI might make that feasible. That same site also has a table of typical annual salaries per county in a given state, and reviewing those tables makes clear how many of us are living barely a paycheck or an illness away from disaster.<sup>23</sup>

It is past time to bring our biblical imagination into line with our actions in contemporary society. We cannot make happen what we cannot imagine. It is time to imagine, and then work to embody that imagination in our daily lives together. It is time to grow in our love enough to love our community, and to grow enough in love to love “enough”—that is, to be centered on what is sustainable and what is just, rather than seeking to pride ourselves on our self-reliance. In doing so, faith comes alive and we can risk loving as God loves.<sup>24</sup> ⊕

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<sup>23</sup> If you are someone who longs for massive data sets, this argument is also well documented in Peter Barnes, *With Liberty and Dividends for All: How to Save Our Middle Class When Jobs Don't Pay Enough* (Oakland, CA: Berrett-Koehler, 2014).

<sup>24</sup> For further learning: An excellent collection of articles filled with robust references to the research literature has been gathered by the Boston Review: <https://bostonreview.net/forum/ubi-van-parijs>. The Economic Security Project has collected a key set of resources about universal basic income at the online platform Medium: <https://medium.com/economicsecproj/the-economic-security-project-basic-income-reading-list-fdcaa39bad0f>. There is a short collection of TED Talks on the topic of UBI here: <https://medium.com/basic-income/7-great-ted-talks-for-basic-income-1472e77b737f>. The Othering & Belonging Institute has published a very recent report on pragmatic and realistic steps we could take within our existing systems to move to UBI here: [https://belonging.berkeley.edu/sites/default/files/2021-09/fighting\\_poverty\\_with\\_snap.pdf](https://belonging.berkeley.edu/sites/default/files/2021-09/fighting_poverty_with_snap.pdf). Read the stories of people who have weathered the pandemic, in most cases only because of the additional benefits: <https://www.washingtonpost.com/business/2021/10/01/pandemic-job-loss-uncertainty/>. Finally, I continue to collect relevant resources at my website: <https://meh.religioused.org/web/ubi/>.

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