



Luther and Bonhoeffer on the social ethical meaning of justification by faith alone

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Abstract

This article explores the social and ethical significance of the Lutheran dogma of *justification by faith alone*, as understood by Luther himself, and subsequently appearing in the ideas of Dietrich Bonhoeffer. The main thesis is that a Protestant ethics based on ‘*sola fide*’ (‘by faith alone’) is a social ethics. The *sola fide* doctrine is Luther’s main theological heritage and permeates all Protestant social ethics. After a brief summary of this doctrine and contemporary skepticism about it, three interrelated themes are discussed: the sinful human condition, the social meaning of faith and the concept of vocation. As a result, some basic connections to an economics of community and gratitude are established. The Lutheran slogan *sola fide*, rightly understood, calls us to overcome our sinful selves, and by implication the egocentric grounds of our neoliberal marketplace and the boundaries of meritocracy. The gratuity needed for a social ethical economics is based on a gracious gift of God and, as such, an act of participation through faith. Our personal faith and vocation call us to assume responsibility for the common good.

Keywords Luther · Bonhoeffer · Economics · Ethics · Justification · Vocation

JEL Classification Z12 · N34 · P16

1 Introduction

A Protestant social ethics which seeks interaction with economics needs to explain what exactly is meant by its core doctrine, *sola fide*, and how faith as ‘fundamental trust’ relates ‘to the horizon of general human experience.’ The Lutheran theologian Arthur Rich, who interacts with economics, asks this fundamental question: Does it

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make any difference if faith, together with hope and love, is put at the center of our human existence? According to Rich (2006, p. 99), faith is an ‘act of trust supported by love.’ This interpretation of faith as based on trust and love is common to Christianity in all its diversity. The Lutheran distinctive lies in the ‘sola,’ faith *alone*.

The foundational doctrine of *sola fide* seems to stress individuality. Religion is something private, between me and God, and because of this the institutional role of the church as mediator is severely downsized. It is not the faith of the church and all the saints, but my personal faith which justifies. Although I sympathize with the central meaning of justification by faith alone, I am also concerned that a superficial understanding of this core doctrine, because of its individualistic bias, can become a theological license for a neoliberal market logic, severing the market from social realities and communal life. There is a real danger that individualism and consumerism are lifted onto the metaphysical level.

Luther by formulating the *sola fide* principle made a rather bold statement in his days, unfortunately creating an unintended schism within the Western church. Luther and those within his social network profited from being able to access new techniques of printing and publishing and were able to bring about the social change others had sought before them. Recognizing that Luther was running a ‘multimedia campaign’ is a valid sociological reading of the Reformation.¹ A slightly different approach is to give an account of Luther’s views on economics against the background of the Late Medieval feudal system, for example, of his position on the poor, profit, greed, trade and usury (Peukert 2010; Lindberg 2016.² Luther’s theological message, however, is often neglected in the social sciences, although his radical view on ‘justification by faith alone’ has clear implications for social, economic and political ethics.

Deirdre McCloskey rightly notes that ideas, also theological models, help understand how the ‘great enrichment’ could take place in Northern and Western Europe. According to her, the Reformation is the place to look for its origins: ‘The dice were rolled by Guthenberg, Luther, Willem of Orange and Oliver Cromwell’ (McCloskey 2016, p. xxxv). Yet these ideas are not static as they developed in a process being challenged in their unique contexts and interacting with other views articulated during the ages of enlightenment and secularization. Accordingly, the *sola fide* is such an idea that deserves to be explored as a spiritual undercurrent (Geistesgeschichte). Then, as now, it provides a general direction for a Protestant moral theology (*theologia viatoria*), always reforming itself (*semper reformanda*) in light of contemporary social challenges. This is why we must feel free to apply his thought beyond the sixteenth-century context and construct a moral theological model that can deal with the fundamental questions in current economics.

¹ The Economist (17 Dec 2011) How Luther went viral. <http://www.economist.com/node/21541719>. Accessed 16 Feb 2018.

² An important text by Luther is his “Grosser Sermon von dem Wucher (WA 6, LW 36)—“Long Sermon on Usury” (LW 36). For a comparative study of this sermon and the modern Lutheran view of Arthur Rich (Doherty 2014). See also Von Kaufsshandlung und Wucher (WA 15, LW 45).

As we at the beginning of the twenty-first century are searching for an economics that takes into account environmental issues, human flourishing, justice and limits of growth, we might need to deconstruct some of the misunderstandings about Protestant individualism. Yet there exists a huge historic gap between Luther's late middle ages and our global economic world. In order to overcome it, I propose to study in more detail the twentieth-century Lutheran mediator Dietrich Bonhoeffer, who wrestled intensively with the ethical meaning of *sola fide*; Martin Luther is omnipresent in Bonhoeffer's writings. In fact, there are no theologian Bonhoeffer cites more often than Luther, according to DeJonge (2017) about 870 times, and almost always approvingly. Luther's thinking apparently penetrated Bonhoeffer's, and the latter, closer to home, can help us understand the former. Moreover, the Bonhoefferian perspective on *sola fide* chimes with recent interest in Protestant humanism, where the human person is primarily seen as a social being (Zimmermann and Gregor 2010).

The purpose of this essay is to explain that the *sola fide* doctrine as expressed by Luther and contextualized by Bonhoeffer has a relevance for a wider audience than just theologians. Its central thesis is that the Lutheran doctrine of 'sola fide' should not be used as a vindication for neoliberal individualism, but instead provides a theological basis for an economics that prioritizes well-being and social capital. For if it is through faith that we identify with the crucified Christ, it means that we should be willing to face the needs of others in the real world. The essay is a contribution, from a Protestant theological perspective³, to an economics of communion which gives priority to reciprocity and love. A more profound understanding of the theological primacy of *sola fide* and *sola gratia* ('by grace alone') completely erodes the foundations of the meritocratic ideology of the current market.

To explore the social and ethical meaning of justification by faith alone, I will first briefly explain what we mean by *sola fide*, supposing that most of my readers are not acquainted with theological vernacular. Here we uncover the close connection between individualism and *sola fide*. Second, I will explain why Lutherans maintain a negative view of the human condition, since this anthropological position is significant for the Protestant ethic of economics. This view implies that only faith and God's grace can help us overcome our irresistible tendency to (do) evil. Third, I will explain the social dimension of faith, and finally, we take a closer look at Luther's understanding of work, a job or a profession. To come full circle, Luther's conception of vocation only makes sense against the background of *sola fide*. I will conclude with some exploratory connections to an economics of community and gratitude.

³ Protestantism is a broad historic term referring to the second largest form of Christianity, over 900 million believers. It originated during the 16th century Reformation and Martin Luther is considered to be the main initiator. Today, Protestantism is theologically and ecclesiastically diverse. In Europe it is often overlooked that, globally, Pentecostals and Evangelicals are a majority group that is still growing. From a global perspective we need to take this branch of Protestantism more seriously. The new center of Christianity will probably soon be in the southern hemisphere, being more conservative and charismatic (Jenkins 2007).

2 *Sola Fide* and individuality

We cannot discuss the impact of the Reformation on Western society without some theological understanding of the content of its central message. This content was formed by a new reading of St Paul. In his famous commentary on the book of Galatians, Luther wrote: ‘This one and firm rock, which we call the doctrine of justification, is the chief article of the whole Christian doctrine, which comprehends the understanding of all godliness.’⁴

During the Reformation, there was a renewed interest in the writings of St Paul, in which the term ‘justification’ (Greek: *dikaiosis*) features strongly, especially in his letters to the Romans and the Galatians. According to Paul, the Gospel is a manifestation of God’s righteousness (Rom. 1:16, 17).⁵ Renaissance humanism generated new interest in individual consciousness and introduced a more personal quest for salvation. Luther’s Reformation gave a clear response to this notion of individuality: ‘In the wake of this dawn of the individual consciousness came a new concern with the doctrine of justification—the question of how human beings as *individuals*, could enter into a relationship with God’ McGrath (1999), p. 104). An explanatory factor was the marketing of indulgences as a treasury of merit, from which one could purchase, in cash, a quicker release from purgatory.⁶ And then there were Luther’s lectures on the Psalms and the Letter to the Romans (1513–1516), which confronted him with the concept of *Iustitia Dei*, the righteousness of God. It became clear to him that no single human being could fulfill God’s demands and be saved on merit, a realization that brought him to despair. By the end of 1514, Luther was obsessed by the existential question: ‘How can I find a merciful God’ (McGrath 1999, p. 107). His response to the question had great clarity, perhaps even simplicity.

Traditionally, in Lutheran theology, justification is defined as the forensic declaration of righteousness rather than the process by which one is made righteous (McGrath 2005; Bayer 2017). That declaration gives us a new status, and it is by virtue of this new status that we undergo a change (sanctification), not by virtue of any action. This notional distinction between justification and sanctification is characteristic of Protestantism (McGrath 2005, p. 190). Luther and other Reformers disagreed with the classical Augustinian view, which interpreted the Latin term *iustificatio* to mean ‘making righteous’ (Cross and Livingstone 2009). The Reformers

⁴ Comm. Galatians (1538) it is: ‘Rector et iudex super omnia genera doctrinarum’ (WA 40.I, LW 26).

⁵ The New Testament word *dikaiosis*, justification, has its roots in the Old Testament concept of *sedakah* ‘coming right before God’, or to be declared right before God. It is a judicial term. See for instance Prov. 24:24: ‘Whoever says to the wicked, “You are in the right”, will be cursed by peoples, abhorred by nations’ (ESV). The doctrine of justification is more specific than the biblical concept of justification; it concerns the means by which a persons’ relationship with God is established while the Scriptural concept relates to God’s saving act towards his people. The history of the doctrine is typical for the Western Church, whereas the Eastern church prefers language of participation or deification, *theosis* (McGrath 2005, p. 2, 3).

⁶ There has never been a clear and authoritative pronouncement on this subject by the church. Any clarifications of the Council of Orange (529) were virtually unknown to medieval theologians. The question was widely debated during the late Middle Ages, but answers were very diverse, vague and even confusing (McGrath 1999, p. 105).

defined justification as the ‘alien’ righteousness of Christ, which is imputed on the believer. The work of Christ *extra nos*, *outside us*, is the basis of salvation *for us*. This gift needs to be embraced by faith, and once embraced, good works proceed as the fruits of faith. Faith and its fruits cannot be separated and are both works of God. This is the line of reasoning in Luther’s well-known *Treatise on Christian Liberty* (1520). In the preface to his commentary on Romans, he summarizes it:

Through faith, a person will do good to everyone without coercion, willingly and happily; he will serve everyone, suffer everything for the love and praise of God, who has shown him such grace. It is as impossible to separate works from faith as burning and shining from fire. (WA 56, LW 25)⁷

From this soteriological starting point, a Protestant, specifically Lutheran, moral theology can be developed. According to Helmuth Thielicke, justification by faith is the main presupposition of Lutheran ethics, and it places morality subsequent to the prior act of justification by faith, first *Gabe* and then *Aufgabe* (Thielicke 1966, p. 42–73).

The Lutheran doctrine of *sola fide* has not gone unchallenged for it appears to be very time bound and foreign to Christians in the secular west. For most people living in this day and age, justification is an uncommon religious concept which requires further clarification. In our secular context, the conditions of belief have changed, and the quest to be justified by God is for most people simply irrelevant (Taylor 2007). Many critical theological questions can be asked, not least within Pauline studies itself,⁸ and it is a broad debate which goes beyond the scope and purpose of this essay. What is significant, though, is the doctrine’s emphasis on the individual as well as its existential predisposition. Luther’s obsession with his personal conscience⁹ and his focus on the sinful individual standing before a just God is seen as a philosophical shift in Western history. According to this view, Luther’s ‘justification by faith alone’ has paved the way for an increasing individualism that later developed itself to the fullest in modernity. Jacques Maritain (1925) regarded Luther, together with Descartes and Rousseau, as one of the three founders of modernity.¹⁰ As Charles Taylor (1989, p. 218) observed: ‘The entire modern development of the affirmation of ordinary life was, I believe, foreshadowed and initiated, in all its facets, in the spirituality of the Reformers.’ This spirituality was not only characterized by an increased individuality, but there was also a clear deconstruction of the

⁷ All English translations of Luther’s texts can be accessed at <http://www.ccel.org/ccel/luther/>.

⁸ In recent Pauline studies there is severe critique on the Lutheran reading of Romans and Galatians. See, for instance, works by E.P. Sanders, J.D.G. Dunn, and N.T. Wright. A great example is Wright’s *What Saint Paul Really Said* (2014). It is a welcome correction to read Paul first of all as a Jew and to understand the righteousness of God as covenantal. We also need a biblical critique on an overly individualistic understanding of salvation. That being said, in my opinion, there seems to be a tendency to narrow Luther’s interpretation and turn it into a caricature. For a more nuanced view, see Stephen Chester (2017).

⁹ See Luther’s introduction on his Complete Latin Writings (1545). This existential focus has been discussed by the psychologist Erik Erikson (1962).

¹⁰ See Michel Deneken (2007) ‘Luther dans Trois Réformateurs de Maritain’. A similar causal view is argued by Alastair MacIntyre (1966) and more recently by Brad Gregory (2015).

metaphysical boundaries between lay people and clergy. According to Taylor (1989, p. 211–233), *sola fide* effectively endorsed the ordinary life of marriage, family and profession and rejected sacramental authority and the idea that there were higher vocations. This created the basis for what Max Weber would later call an inner-worldly ascetism (*innerweltliche Askese*) in contrast to an outer-worldly ascetism (*ausserweltliche Askese*), which withdraws from the world to a monastery (Weber 2014). It is an anti-dualistic tendency where the reality of life ‘as it is’ became integrated with the religious. Understanding this is the key to understand early modernity, for it is within this context that the market became the privileged mechanism for incorporating three elements: individual freedom, equality among people and the real—as opposed to metaphysical—world.

On the other hand, we should not point to the Reformation as the only cause of modern Western individualism. It maybe true in part, but there was more than one cause and there could be a wide-ranging debate about the others. However, linking religious individualism and modernity is not unjustified. It is a fact that the principle of *sola fide*, especially in modern variants as found in more Pentecostal and evangelical circles, can lead to religious consumerism and moral individualism. Recently, the Princeton historian Kevin Kruse described the mid-twentieth-century ‘marriage’ between liberal capitalism and Protestant/evangelical Christianity. According to Kruse, there is an alliance between white, evangelical Protestants and the corporate world that led to many evangelicals supporting Donald Trump. From their perspective, government needs to be run like a corporate business (Kruse 2015).¹¹ Kruse points to the theological validation of individualistic capitalism:

But concern for the ‘common good’ was uncommon in their arguments, which tended instead to emphasize the values of individualism. In their telling, Christianity and capitalism were indistinguishable on this issue: both systems rested on the fundamental belief that an individual would rise or fall on his or her own merit alone. Just as the saintly ascended to Heaven and sinners fell to Hell, the worthy rose to riches while the wretched were resigned to the poorhouse.¹²

In retrospect, it is interesting to see how individualism overrode the original message of grace and gift and established a meritocratic religion. Going back to the sources of Protestantism, in particular the human condition, is very useful in this regard. For Luther, the message of faith was about overcoming the power of evil in us. We can only understand the answer if we understand the problem; the therapy must fit the diagnosis.

¹¹ See also an interview with Kruse in The Atlantic on 8 Aug 2016: “Why Trump appeals to Evangelicals”. <https://www.theatlantic.com/politics/archive/2016/08/donald-trump-christian-libertarianism/494843/> Accessed 16 Feb 2018.

¹² <https://www.alternet.org/belief/salvation-big-business-how-pr-industry-inspired-public-acts-faith>. Accessed 16 Feb 2018.

3 The sinful human condition: *cor curvum in se*

All Protestant theology and ethics is uncompromising in its diagnosis of our sinful condition. The whole principle of *sola fide* is based on a negative view of the human condition. Let us now take a brief look at two aspects: the intensity of sin and the nature of sin.

Sin is pervasive. Humanity is utterly corrupted, and sin is both universal and intensely rooted. St Paul's dark verdict is frequently quoted: 'There is no one who is righteous, not even one; there is no one who has understanding; there is no one who seeks God. All have turned aside, together they have become worthless; there is no one who shows kindness, there is not even one' (Rom. 3:10–12 NRSV). Another relevant verse attributed to Paul, especially for economists, is: 'for the love of money is a root of all kinds of evil' (1 Tim. 6:10 NRSV). For Luther, the desire for riches was not only a manifestation of greed, but also a false faith and therefore a form of idolatry. Repeatedly in his sermons and tracts, he criticizes early capitalism for this tendency (Lindberg 2016). It is not the universal fact of greed and idolatry in society that is essential to Lutheran theology, but the fact that this is an inescapable part of human nature. We are addicts whose free will is ruined. Luther's profound disagreement with Erasmus of Rotterdam on free will is illustrative of this thinking. As a Catholic humanist, Erasmus was convinced that with the help of God a person could educate himself and raise himself up to become a moral person. For Luther, this view was completely unacceptable: only faith, not works and only grace, not merit, could lead to a moral transformation.¹³

From a Protestant perspective, it is very difficult to believe in the fundamental goodness of the human person. Evil, or theologically speaking, sin, thus becomes an anthropological presupposition for Protestant engagement with economic theory. This sin is not only seen in individuals, but also appears as structural evil, closer to the focus of economics as a social science. Its roots, however, are not social structural but individual (Rich 2006, p. 109). Sin is manifested in selfishness, arrogance (be God-like), ingratitude and sloth. Sin also means that blind faith in the hidden hand of the free market is misleading. I concur with Meeks: 'An economics that does not take into account human sin and systems of evil will naively think that economy does not have to be regulated.' (Meeks 2014, p. 5)

As far as the nature of sin is concerned, for Luther the human person is essentially egocentric. He called this *Homo incurvatus in se* or 'der auf sich selbst verkrümmte Mensch': the human person curved in upon himself (WA 56, LW 25). This view of sin as a turning inward describes a relational distortion and goes back to Augustine who saw sin as a conflict between the *amor Dei* and *amor sui* (Jenson 2006).¹⁴ Luther considers sin as an alienation of the whole person and not only as a partial breach, as if it were corrupting only some of our capacities. Accordingly, salvation must come from outside of human potentiality (*extra nos*) and can only be

¹³ For Erasmus', *De Libero Arbitrio* (1524) and Luther's furious response, *De Servo Arbitrio* (1525) see Forde and Paulson (2017).

¹⁴ For a philosophical understanding, see Berlin and Hardy (1992).

based on Christ (*forensic justification*). Salvation is based on faith which enables the person to look away from himself, to break the circle of the self.

Luther's obsession with his personal trials (*Anfechtungen*), his unsettled conscience, temptations by the devil and God's judgment strengthens the individualistic and existential dimension of the Reformation narrative. However, his doctrine of sin has a social dimension that is still highly relevant for a profound anthropological understanding of evil. This is demonstrated by Bonhoeffer, who shares the understanding of human nature as basically miserable. According to Bethge (1968), Luther's view on sin as *cor curvum in se* became central to Bonhoeffer's moral theology.¹⁵ Sin is *cor curvum in se*, to be turned into oneself, and therefore, we are egocentrically closed off from God's revelation and the encounter with our neighbor. In Bonhoeffer's own words: 'the heart turned in upon itself and thus open neither to the revelation of God, nor to the encounter with the neighbor.' (2012, p. 7) To Bonhoeffer, struggling against Nazism in his days, sin is social more than existential. Unlike Luther, Bonhoeffer was not much interested in the problem of a guilty conscience. Rather, he focused on the relationship between sin and power (*Macht*) (Green 1999, p. 48–52, 124). Sin means to be alone, alone as a master in my world, 'the falsehood of naked self-lordship' (Green 1999, p. 112, 133).¹⁶ Sin expresses itself in egocentrism, idolatry and foolishness. It uses society (*Gemeinschaft*) as a means for its own purposes and creates institutions for the systematic exploitation of the other.

Interestingly and typically, Protestant is that even religion itself, including its pietistic forms, is considered part of this egocentric blindness. In his *Letters and Papers from Prison*, Bonhoeffer (2010) seems to be preoccupied with the inner life, the cult of introspective analysis and spiritual self-scrutiny, which are all characteristics of religion. According to him, people should not be locked up in themselves; their focus on subjectivity is actually a demonstration of *cor curvum in se*. Indeed, religion as the expression of *cor curvum in se* is not faith. In taking this stance, Bonhoeffer followed Barth's critique on religion. Salvation by faith, on the other hand, is a liberation from this preoccupation with the self. The just person lives in a secular context, is thrown into reality and absorbed in a job, family and other interests (Woelfel 1970, p. 42–45). These realities, important as they are, should not absorb us completely. Only Christ can break the power of imprisonment, and we participate in Christ through faith in all secular realities.

There is a close connection between *cor curvum in se* and a market society that functions only in a network of free independent individuals. In this situation, relationships are based on contracts, characterized by risk avoidance and a denial of vulnerability. A true encounter with the other is avoided or at least limited to a small private circle. This type of free market society 'civilization based on *immunitas*' always avoids being wounded (Bruni 2012, loc. 664) and is based on, and generates, egocentrism. The circle, in *curvatum in se*, becomes a social circle; combined with

¹⁵ Via the Luther-exegete Karl Holl, in Berlin (Bethge 1968, p. 76).

¹⁶ In German: *Selbsttherlichkeit*. Bonhoeffer did give attention to the Lutheran view on sin in his *Act and Being*, where he refers to Luther's commentary on Galatians (1996, p. 137–141; Green 1999, p. 78, 92).

nationalism, it creates a society of exclusion, expressing itself in slogans such as ‘America first.’

4 Faith: concrete and social

We have already considered briefly the forensic character of justification, but this is only part of the doctrine. In Lutheran theology, faith is much more than a dogma. It is a transforming and mystical power: ‘it unites the soul with Christ as a bride is united with her bridegroom.’ (WA 37, LW 31).¹⁷ Faith is *fides apprehensiva*, a faith which grasps Christ and makes him present. This faith is more than mere knowing. It is an assent to truth, it is personal and it is trust, *fiducia*. ‘I have been crucified with Christ; and it is no longer I who live, but it is Christ who lives *in me*. And the life I now live in the flesh I live by faith in the Son of God, *who loved me and gave himself for me*’ (Gal. 2:19b–20 NRSV, italics original).

Recent dialogue between the Roman Catholic and Lutheran Church,¹⁸ and what is called the ‘new Finnish interpretation’ led by Tuomo Mannermaa, caused a revision of Luther’s faith theology and has enriched our understanding (Mannermaa and Stjerna 2005; Braaten and Jenson 2000). The structuring principle of all of Luther’s theology is: ‘the One [Christ] who is present in the faith itself’ (*in ipsa fide Christus adest*).¹⁹ Therefore, the key concept for understanding the structure and meaning of *fide* is ‘participation.’²⁰ Faith and love become fully integrated. In the words of St Paul: ‘only faith working through love’ (Gal. 5:6 ESV).²¹ Christ, who is present in faith, brings love with his presence, because Christ is God, and God is love. This participation in Christ and God is through faith and therefore also a participation in the divine love (*theosis*). Justifying faith is thus not an abstract faith (*fides abstracta*). It requires expression in concrete faith (*fides concreta*) or incarnate faith (*fides incarnata*) through the love that accompanies Christ’s presence. This *fides concreta*, alone, is the center of Christian belief and leads to salvation (Mannermaa and Stjerna 2005, p. 46). It is this participation in the love of Christ that makes *sola fide* social in its Christological core.

¹⁷ Referring to Eph. 5:31, 32, where there is a relationship between bride and bridegroom. It is a complete sharing of body, mind and possession.

¹⁸ For the *Joint Declaration on the Doctrine of Justification* see www.vatican.va/roman_curia/pontifical_councils/chrstuni/documents/rc_pc_chrstuni_doc_31101999_cath-luth-joint-declaration_en.html. Accessed 16 Feb 2018.

¹⁹ ‘Ergo fide apprehensus et in corde habitans Christus est iustitia Christiana propter quam Deus nos reputat iustos et donat vitam aeternam’: Therefore, being grasped by faith and dwelling in our hearts, Christ is the Christian righteousness because of whom God imputes righteousness unto us and gives eternal life (WA 40.I, LW 26).

²⁰ As is also shown in the title of Tuomo Mannermaa’s main book: *Der im Glauben gegenwärtige Christus: Rechtfertigung und Vergottung* (1989). The Finnish school interacts with the Eastern Orthodox understanding of *theosis* or union with God, an ancient doctrine of the church fathers that was accepted by Luther (Mannermaa and Stjerna 2005).

²¹ πιστις δι’ ἀγάπης ἐνεργουμένη.

Confronted with a passive church at the dawn of National Socialism, Bonhoeffer saw that the *sola fide* doctrine could lead to religious egoism and passivity. He strongly opposed the individualistic and forensic interpretation of salvation by (personal) faith. As he notes concerning the problem of *cor curvum in se*:

Faith means to base life on a foundation outside myself, on an eternal and holy foundation, on Christ. Faith means to be captivated by the gaze [*Blick*] of Jesus Christ; one sees nothing but him. Faith means to be torn out of imprisonment in one's own ego, liberated by Jesus Christ (2008, p. 147–148).

In his *Sanctorum Communio*, Bonhoeffer gives a solid theological and philosophical response to the problem of *cor curvum in se*. 'Christ existing as community' (1996) is the response to the destructive power of sin. He is God's revelation in an evil world. This Christ is God who became flesh, who fully shared in the human condition, who is wholly there for the other. The identification with this Christ in community is the faith which can save us from sin. According to Bonhoeffer, the individualistic preoccupation of saving our souls is unbiblical.²² Instead, faith needs to be explained within this triad of faith, hope and love: 'Faith would be a false, illusory, hypocritical self-invention, which never justifies, were it not accompanied by love and hope' (Bonhoeffer 2008, p. 148). In the context of hope, faith means 'eschatologically living in the penultimate and ultimate.' In the context of love, faith is a form of freedom to serve the other. In this sense Bonhoeffer actualizes Luther's *Treatise on Christian Liberty* with its well-known paradox: 'A Christian is a perfectly free Lord over all, subject to none. A Christian is a perfectly dutiful servant of all, subject to all.' As indicated above, for Bonhoeffer, it is not so much the guilty conscience that is at stake but 'the powerful ego that is at odds with God, self and others' (Green 1999, p. 137). This ego needs to be liberated by faith so it can be of service to everyone. According to Bonhoeffer, faith is social, active (*Nachfolge*) and a hermeneutical principle. It is a way of interpreting facts and relationships, and it is living in Christ-reality (*Christuswirklichkeit*). The purpose of faith is becoming like Christ in 'being-there-for-the-other.'

And for this reason, the value of community is central to the *sola fide* doctrine. Of course, in market economics self-interest is a given for increasing prosperity. Yet any division between market and society would be artificial; a company is a small society where collegiality and solidarity, the social capital, plays an important role. This is why the tradition of the social-cooperative economy that starts from *communitas* needs to receive more attention (Bruni 2012, loc. 1121–1125).

²² 'Hasn't the individualistic question of saving our personal souls almost faded away for most of us? Isn't it our impression that there really are more important things than this question (—perhaps not more important than this *matter*, but certainly more important than the *question*!)? I know it sounds outrageous to say that, but after all, isn't it fundamentally biblical? Does the question of saving one's soul even come up in the Old Testament? Isn't God's righteousness and kingdom on earth the center of everything? And isn't Rom. 3:24ff. the culmination of the view that God alone is righteous, rather than an individualistic doctrine of salvation? What matters is not the beyond but this world, how it is created and preserved, is given laws, reconciled, and renewed.' May 5, 1944, Letter to Bethge (Bonhoeffer 2010, p. 372–373).

5 Vocation (*Beruf*)

What are the implications of Luther's understanding of the *sola fide* principle for everyday life? I have already mentioned the Lutheran theological appreciation of the secular, of the normal day-to-day life of family and work. As Adam Smith might have put it, the doctrine of *sola fide* turns the Christian baker, brewer and butcher into priests. Their spiritual interest now coincides with their calling to their professions (*Beruf*). We can hardly overstate the significance of this theological shift.

Luther's understanding of *Beruf* played a major role in 'the Weber thesis' on Protestantism and capitalism (Weber 2014). Since Luther's Reformation, all Christians had been called to pursue a secular vocation with as much zeal and devotion as they could muster. According to Weber, those who adopted this worldview and spirituality were more likely to accumulate wealth.²³

It is significant that this very great appreciation of the secular vocation is a direct consequence of the *sola fide* doctrine: The concepts are interrelated. Since it was personal faith and not works that mattered to God, a vocation to the religious life was no longer thought of as superior to ordinary economic vocations. As Luther advises in *The Babylonian Captivity*:

Therefore I advise no one to enter any religious order or the priesthood, indeed, I advise everyone against it-unless he is forearmed with this knowledge and understands that the works of monks and priests, however holy and arduous they may be, do not differ one whit in the sight of God from the works of the rustic laborer in the field or the woman going about her household tasks, *but that all works are measured before God by faith alone.* (WA 6, LW 36)

All Christians have a vocation: An internal vocation (*vocatio spiritualis*) to enter into God's Kingdom and an external vocation (*vocatio externa*) to serve God and fellow human beings in the world (Froehlich 1999). Luther brought together the *vita contemplativa* and the *vita activa*, and in doing so affirmed the value of ordinary life (Wingren 2004; Volf 2001, p. 105, 106).²⁴ The key to Luther's doctrine of vocation is his concept of 'two kingdoms' (Wingren 2004).²⁵ In itself, the world would be destroyed by the destructive powers of evil. But we have a role to play in this world,

²³ In the third chapter of *The Protestant Ethic*, Weber looks extensively into Luther's understanding of vocation or *Beruf*. Luther's German translation of 1 Cor. 7:20: 'Let each of you remain in the condition in which you were called' (NRSV) is of particular interest. Luther's Bible translation reads: 'Ein jeglicher bleibe in dem Beruf, darin er berufen ist' (Froehlich 1999). Exegetically, however, this is not what 1 Cor. 7:20 is saying. See the extensive exegetical discussion in Karl Barth's *Church Dogmatics* (1961, p. 600–607). Volf also highlights Luther's translation and problems of interpretation in 1 Corinthians 7:20 (2001, p. 109–110.). See also Stevens 1999, p. 78. Luther's view of 1 Corinthians 7:20 is shared by none of the authorities cited in *The Ancient Christian Commentary on Scripture* (Bray and Oden 1999, p. 67).

²⁴ Volf is critical about Luther's understanding of vocation, particularly its limitation to vocational-occupational structures, its outdated static view, and its potential for ideological abuse (2001, p. 106–108).

²⁵ Based on Luther's treatise *On Temporal Authority*. Original title: Von weltlicher Obrigkeit, wie weit man ihr Gehorsam schuldig ist (WA 11, LW 51).

an office to fulfill, and God works through these offices.²⁶ So the world of vocation is the temporal world in which Christians are called to play an active part (Wingren 2004).

After secularization, the theology of call receives a new meaning. In Luther's days, the purpose was to demonstrate the sacral value of ordinary work. In our post-Christian days, the challenge is still to infuse the secular work with the sacral, again a unity between *vita activa* and *vita contemplativa*. This integration corresponds with the current quest for spirituality on the work floor in a market driven environment as it contributes to well-being and justice (Fry and Nisiewicz 2013). Not simply ideas but genuine embodiment of our spiritual convictions can make a difference when it comes to moral responsibility. From a Bonhoefferian perspective, the broad understanding of vocation and offices (mandates or orders) is applied more specifically to the ethics of vocation and to the responsibility of professionals (economists, managers) in the public domain (Nullens 2013). Again, faith is the dominant idea: faith as obedience to the will of God in all individual professions. It is very specific, and at the same time all-embracing: 'Vocation is the place at which one responds to the call of Christ and thus lives responsibly. The task given to me by my vocation is thus limited; but my responsibility to the call of Jesus Christ knows no bounds' (Bonhoeffer 2008, p. 291, see also Barth 1961, p. 10).

Bonhoeffer's moral standard is not a universal theory or a set of virtues, but the combination of faith and a call for action in our specific profession:

Only the one whose ultimate standard is not his reason, his principles, conscience, freedom, or virtue; only the one who is prepared to sacrifice all of these when, *in faith and in relationship to God alone, he is called to obedient and responsible action*. Such a person is the responsible one, whose life is to be nothing but a response to God's question and call. Where are these responsible ones? (Bonhoeffer 2010, p. 40).

Recognizing the importance of work and profession leads us to a simple yet fundamental observation. We urgently need to re-appreciate work as a calling, an anthropological given where there is room for creativity and social interaction. The focus on person-centered creativity and the experience of calling in a free market society need to be restored. Somehow, we must find a way to experience the responsibilities of our particular professions more profoundly.

²⁶ In a similar context Luther speaks about creational orders. Saarinen (2003) writes: 'The three orders are not limited to the office of ruling, but are normally referred to as the basic institutions of the church (*ecclesia*), the household (*oeconomia*) and the state (*politia*). This tripartite division is traditional and can be found, for instance, in medieval catechetical literature. Luther sometimes refers to the orders as three "hierarchies". The word "hierarchy" is associated with angels, and Luther indeed thinks that it is the particular task of angels to safeguard the existing hierarchies of the created world. The angels are God's helpers in sustaining the cosmic order and worldly institutions which have been established by God.' In general, one can say that Luther is still very much focused on order and each person functioning in God's given order of creation. This unfortunately makes his model rather static and based on a late medieval view of society.

The individual is a free person, called to trust, to hope and to love in the concreteness of life, in one's own profession. Faith as articulated in our individual professions means 'being-there-for-others.' In Bonhoeffer's words:

The moment a person accepts responsibility for other people—and only in so doing does the person live in reality—the genuine ethical situation arises. This is really something different from the abstract way in which people usually seek to come to terms with the ethical problem. The subject of the action is no longer the isolated individual, but the one who is responsible for other people. The action's norm is not a universal principle, but the concrete neighbor, as given to me by God (2008, p. 221).

6 Conclusion

Is there an individualistic component in Protestant ethics based on *sola fide*? Yes, there obviously is. The human person is directly confronted with the will of God, and in Christ we are individually given salvation. This personal and existential dimension is very present in Luther's as well as in Bonhoeffer's thought. There is no collective to hide behind, no mediation by religious systems, there is only me and Christ as the one who is there for the other. It is not our faith, but *my* personal faith as the spiritual source of responsible action.

Is this individual component problematic? Not necessarily, for at least three reasons. First, unmediated personal faith is a manifestation of grace and a metaphysical endorsement of the centrality of life as a gift. According to the economist Luigi Bruni, the focus on merit has suffocated the meaning of a gift as it applies in economics. He discloses the deep theological foundation of our current economic world. With the rise of capitalist culture in the West, a new Pelagian meritocratic religion obsessed by rewards emerged. Bruni wonders: 'What is it that *really* saves us? Is it merits, incentives, the profit, or is it something else and precisely because it *isn't* merit, it *isn't* incentive, it *isn't* profit?' (Bruni 2018, p. 53, italics original). I have argued that the Lutheran doctrine of *sola fide* can be interpreted as an expression of gratuitousness that overcomes the boundaries of a meritocratic ideology.

Second, *sola fide* can be understood as a transforming power, enabling us to overcome our selfishness and greed. Faith means breaking the bond of the *cor curvum in se*. The current neoliberal organization of the economy is grounded on dogmas such as competition and the individual pursuit of happiness. To overcome the egocentrism of neoliberal economics, one needs to overcome oneself first. Theologically speaking, our gratuitousness is a result of God's gratuity and as a result, an act of participation through faith.

Finally, personal faith and one's specific vocation invoke a call to responsibility (*Verantwortungsethik*).²⁷ We are responsible for other people, for our institutions and for how we deal with our natural resources. It is this responsibility that urges us to shape economics as a normative discipline directed toward the increase in justice and well-being, toward the common good.

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²⁷ An ethics of responsibility is different from an ethics of principled convictions written down in rules (*Gesinnungsethik*). Max Weber is known for making this distinction (1919). The term *Gesinnungsethik* is hard to translate. It is an ethics based on principles and values.

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