

## **Modeling Salvation at the Crossroads of Philosophy and Economics**

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### **Abstract**

*We propose a novel approach to modeling salvation that does not deny the basic principles of belief in God and adherence to the divine moral code traditionally tied to salvation eligibility. Rather, it opens up salvation to a wider spectrum of believers who do not necessarily follow the divine moral law but other secular moral systems. Using basic principles of economics to understand commodities markets along with the assumption that the religious realm behaves as any other market, salvation is analyzed as a commodity offered. The rules of engagement, namely who gets this commodity and at what price, would have to be dictated by the market based on interaction between the supplier and the buyer of the commodity. Within the monotheistic religious traditions, God, the single agent supplier responsible for the distribution of salvation, behaves as a monopolist and also considers for salvation those buyers/believers practicing secular moral codes.*

**Keywords:** Salvation, Monopoly, God, Salvific Actions, Secular Morality

### **1. Introduction**

Whether natural or culturally induced, our desire to have some kind of survival that extends beyond the scope of our human life expectancy has been traditionally addressed by various religious systems. Specific traditions embedded within the religious establishments promise explicitly or implicitly that engagement into particular beliefs, spiritual practices, rituals, and moral outlook, will bring about the desirable end: a form of survival that is worth making sacrifices for. The term reserved for this survival is *salvation*, which is emanated solely by a supernatural agent, God. The religious narratives basically describe salvation as a series of transformative processes from an unfavorable state of affairs to a favorable one. For given traditions, this valuable commodity is not free; faith and good deeds do matter. The believer's eligibility to acquire it depends on his/her willingness and ability to comply with the costs involved as dictated by those traditions. Generally, the price the believer pays is the least of minimum requirements each religious tradition sets. Clearly, payment does not necessarily entail monetary contributions; it may consist in any form of contributing to the degree of religiosity that can vary from strict adherence to the scriptural law to participation to religious activities and rituals. Once these requirements are met, the believer becomes a candidate for salvation. Clearly, the degree to which these requirements are met help minimize or maximize an individual's chances of attaining salvation.

Unfortunately such models are not trouble free. Since faith and good deeds are quite instrumental in this cost-benefit transaction, salvation-worthy believers who operate from moral principles that are not condoned by the given tradition could noticeably be left out of the aforementioned salvation scheme.

One cannot help but wonder whether it is possible to make the salvation narrative more pluralistic, accessible to an audience that does not necessarily subscribe to given religious moral outlooks. Although the religious establishment has invariably attempted to meet the challenge of salvation and salvation-worthy individuals, an answer could come from a source outside the theological context. Specifically, using principles from basic economics that discuss the markets of commodities, we argue for a more pluralistic model of salvation and salvation-worthy agents.

Hence, we propose a model of salvation that does not deny the basic principles of belief in God or adherence to the divine moral code, traditionally tied to salvation eligibility. Rather, our model opens up salvation to a wider spectrum of believers, who do not necessarily follow the divine moral law but other secular moral systems. In discussing our proposed model, first we address the concepts of God and salvation. Secondly, we focus on religious groups that qualify for membership in the salvation market. These groups range from the traditional evidentialists, fideists, and mystics to potential believers (the agnostics). Third, we outline the morally appropriate outlooks that optimize the possibility for salvation. Finally, using the basic tenets that rule the markets of commodities, we show that it is equally rational to argue for a divine realm that operates as a market for a valuable commodity, i.e. salvation. The supplier, God, will make salvation available to the members depending on how willing and able they are to acquire the commodity in demand.

## ***2. God, the Supplier of Salvation***

Before we discuss the proposed model of salvation, it is quite important to briefly state what we consider an adequate concept of God, although it is beyond the scope of this paper to argue for the existence of such a being. Accordingly, God is a conscious agent, the omnipotent, omniscient, perfectly good and all loving Creator of the universe (Findlay, 1955). Our definition of God's concept is supported by the various interpretations of the manifestations of His agency. We believe that these interpretations do not logically entail that what we have at the human level are illusions. Rather, they are logically constructed conceptual analyses that illustrate the various ways this reality is experienced, given that human experience is partly informed by linguistic and conceptual frameworks intricately related to specific cultures and societies.

In light of the above, the religious narratives enriched by what the holy texts, along with the pictorial evidence and the religious experiences, implicitly or explicitly endorse, reveal a God of anthropomorphic qualities. More specifically, this God is the *creator*, *hears* the prayers of His subjects, *communicates* with His believers as evidenced by the various accounts of mystical experiences, *responds* to their prayers by granting or denying their ephemeral wishes, and *disciplines* them. Finally, according to the aforementioned religious establishments, the most important aspect of this God is that He is the supplier of a commodity that is of extreme value to humanity. His approvals or disapprovals for salvation eligibility are to be proportionate to the believer's level of devotion and observance to given prescriptive moral canons.

Is it an unrealistic human trait to be expected to show devotion for an entity whose existence, by many accounts, could be highly contestable? This behavioral pattern may not be as implausible. If we take a closer look at given human relationships, we notice that humans appear to care more for individuals who possess immense resources quite valuable for their well-being, as they consider them potential exchange partners. Likewise, assuming God's existence, caring for Him is not paradoxical, given that He is a great potential exchange partner for an immensely desired commodity He possesses. As Stark (2001) observes:

People care about Gods because, if they exist, they are potential exchange partners possessed of immense resources. .... Because Gods are conscious beings, they are potential exchange partners because all beings are assumed to want something for which they might be induced to give something valuable (pp.15-19).

## ***3. Salvation: A Process of Transformation***

Originally, the term "salvation" derives from the Latin word "salus" which in turn means whole, healthy, enjoying well-being, and bliss. In general, the religious tradition uses it metaphorically to refer to the human predicament of sin, death, ignorance, and impurity as an "illness" from which salvation brings "healing" (Crim, 1989, pp. 643-644). Historically though, the term "salvation" has been treated semantically different by religions of salvation and religions of sanctification. In general, the former adhere to the view that things about our own life experiences and the societies we live in are not the way they should be and thus they need to be transcended. On the other hand, religions of sanctification, argue that things are the way they should be, and our religious task is to maintain this equilibrium following specific directives spelled out in the holy texts.

Both traditions, though, implicitly or explicitly highlight an essential feature of the term, namely its transformational power. Specifically, all religions and their various strands fundamentally define salvation as a moral and spiritual transformation of the human existence from the state of self-centeredness to a new state of existence whose epicenter is God (Hick, 2005, pp. 450-461). Salvation in this sense does not need to be This-worldly or Otherworldly; we understand that the religious and ethical practices aim at the present and future spiritual well-being of the believer, wherever this takes place.

#### **4. Believers: A Tapestry of Many Threads**

Indeed, believers constitute a tapestry of many threads that come from all walks of religious life. Our model of salvation focuses on those individuals who hold a special kind of belief regarding God's existence and who are willing to contribute to the well-being of God's creation with their moral deeds. We group these individuals into two general categories, the traditional theist and the potential believer, i.e. the religious agnostic.

Despite their ritualistic differences, the traditional theists such as evidentialists, fideists, and religious mystics, who subscribe to the three official monotheistic religious traditions, Christianity, Judaism, or Islam, invariably seem to agree on the following propositions. First, at the most fundamental level they hold a special kind of *belief* about God's existence, although they may or may not *know* whether God exists. For many of them their belief in God is grounded on what their parents told and/or teachers taught them about Him. Others have some kind of a religious experience, mystical in nature that may involve the inner testimony of the Holy Spirit, or direct contact with the divine. Holding this kind of belief is quite important to them and they do not usually attempt to reconcile it with philosophical arguments or in the light of science. Some others, scientists, theologians, and philosophers, believe in God's existence by accepting the basic tenets of the theological arguments produced by the Medievalists, such as Aquinas, Augustine, Anselm, and their contemporary versions, or the fine-tuning hypothesis of the genesis of the universe. According to the latter only God could have arranged the constants in the universe in ways that they permit the evolution of life and consciousness (Dembski, 2006).

Many have contested the testability of those beliefs by granting them as mere conjectures. But as we will see in this section, granting them the status of conjectures does not deny their plausibility. Specifically, the religious agnostic, who is skeptical in regards to the evidentiary aspect of religious beliefs, does not argue that propositions about the divine are not meaningful. Also, he does not claim that lack of evidence implies that God does not exist. Rather, he, much like Huxley, argues that beliefs about God's existence are empirically untestable. The agnostic of our essay echoes Huxley's worry regarding the testability of beliefs about the transcendent (Huxley, 1895). In other words, the traditional arguments for the existence of God-cosmological, teleological, and ontological are to be defective in some respect or another. As for the religious experiences, because they are highly subjective, their authenticity status could be contestable. Accordingly, the agnostic, assuming he is an epistemological foundationalist, cannot tell "I know God exists" since his claim "I believe that God exists" cannot acquire full truth status. Hence, the agnostic's stance is that he neither affirms nor denies God's existence.

It appears, then, that the agnostic cannot be part of our model of salvation, since belief in God is one of the necessary conditions for eligibility in the salvation market. But there could be a different avenue we can use to make the agnostic a member of our market. Clearly, reason as a human tool aims at discovering truth on how one believes and not what one believes; but it may fall short—the agnostic, due to lack of sufficient evidence, cannot know with absolute certainty whether God exists or does not. However, this does not necessarily imply that it is impossible for the agnostic to act in a religious manner. To illustrate the point, let us look at the following analogy. Our agnostic holds the following in regards to justice: "I know the meaning of the term justice. I do not know, though, whether justice exists or not, since I do not have sufficient evidence to support the belief that justice exists or does not. In a given context, though, I act in what I believe to be a just manner, acknowledging that this belief could be false tomorrow." Likewise, our religious agnostic can become a member of our salvation market by wagering for the God of our model. Although he acknowledges that he does not know with absolute certainty whether God exists or not, for pragmatic reasons, he may choose to side with the belief that if God were to exist, then He could be the only entity that could make salvation available to believers. His choice to wager for this belief is motivated by a cost-benefit analysis: the worst consequences wagering in favor of this concept of God are at least as good as the best consequences wagering against it.

In sum, what matters for our model is that the believer and the potential believer hold the following belief in regards to the transcendent: Were there God, He would be solely responsible for granting salvation. At this juncture, it is worth noting, that the moral atheist cannot be part of our account. The moral atheist at the most fundamental level believes that there is sufficient evidence to show that God does not exist. In that sense, he is not open to the above wager.

#### **5. Salvation and Moral Agency**

The second common trait the theists of our model share is that they unanimously agree that God being the sole provider of salvation will reward those who conduct their moral life in a God-pleasing manner.

Regardless of the source of their moral principles, divine or secular, as our model argues, they believe that God, as the sole provider of salvation, will reward those who conduct their lives in a God pleasing-manner, whereas those who defy his moral commands will be abandoned to eternal punishment.

In general, the traditional theists who belong to any of the three monotheistic religions have the best intentions to avoid evildoing, contribute to the overall good by leading morally good lives, as God has intended them to. Although they have no way of knowing with absolute certainty God's decision-making process and God's final decision on who is granted salvation and who is not, still they attempt to do their best to maximize their chances for salvation eligibility. Their chances to be considered candidates for salvation are informed by their willingness to become sound moral agents. Accordingly, the given traditions require the believer's moral canvas consists in principles that are spelled out in the various renditions of the divine command theory of morality in that the morally right thing to do is what God condones, whereas the morally wrong thing would be what God forbids. In an attempt to find God's will, since they have no way of knowing with absolute certainty the principles underlying God's decisions, the traditional believers will engage into specific practices that will minimize their chances of being left out of divine consideration. This implies that they would have to comply with the multifaceted guidelines prescribed in the moral canons of the given traditions that could range from conducting one's life in accordance to scriptural morality to more ritualized practices such as catechism, praying, participating in holy communion, etc. If the believer does not conduct his life accordingly, God will express His disapproval with hardships that are interpreted either as tests of faith or divine punishments for wrongdoings. Such punishment entails at minimum either staying in or attaining an unfavorable state of being, whether current or future, Out-Worldly or This-Worldly.

In sum, belief in God and acting upon the divine moral canons are individually a necessary and jointly a sufficient condition for any traditional believer to be considered a candidate of salvation. This does not imply that diligently observing the prescribed path of faith in God's saving work and acting in a God-pleasing manner guarantees salvation; rather, it guarantees eligibility for salvation.

Although meeting these two conditions is the bare minimum required for eligibility, does exceeding them guarantee salvation? Specifically, would worshippers who live an exemplary moral life such as saints and Mother Therasas be guaranteed eternal bliss? Clearly, they would not. Since such believers do not have privy to God's final decisions, their choice to follow the prescribed path partly implies their intention to raise the probability of being considered for salvation. Besides the foreseeable personal gain, the added bonus for the given religious community would be that these individuals, who have willingly given up secular life for a life of strict obedience to scriptural, ritualistic, and divine moral canons, provide the much-needed paradigm to follow.

Given the religious realm from which they operate, is it logically consistent that some would choose to pay this high of a price, especially when compared to secular models of life? But isn't this too much of a high price to pay, given that God's final decisions are not known? To answer this puzzling question we may have to look into the kinds of strategies we follow in order to maximize positive outcomes. The context of such decision-making processes may range from actions that secure constructive interactions with the world, the attainment of what we consider good to the ones regarding promises of a blissful afterlife. So, for the believer who belongs to the aforementioned traditions, the case of the above paradigms helps to show that subscribing to given ethical canons, assuming the absence of any alternative, equally good competitive options, most likely will not go unnoticed; in other words, exceeding secular morality can exponentially increase the probability of attaining salvation: the stricter the adherence to the moral tenets of the given religious community, the higher the probability of attaining salvation. Unfortunately, as we have already pointed out this approach caters to a rather unnecessary exclusivism, since it is not clear why anybody who operates from outside the prescribed minimum of the moral and ritual framework should not be guaranteed candidacy for salvation.

To begin with, it is rather difficult to make accurate judgments about the agents' actual moral incentives. And simply analyzing consequences cannot adequately describe the moral code or theory to which the agent subscribes. The interpretation of the consequences largely depends on the existing cultural and political framework (Davidson, 1980) as well as the psychological condition of the receiving party. If, as Hospers (1958) argues, psychological mechanisms such as "the unconscious is the master of every fate and the captain of every soul", then the role of unconscious and subconscious desires in the agent's intentions and outward moral behavior become even murkier.

The existence of the various moral theories, either subjectivist or objectivist ones, including the prescribed divine commands as presented in the holy texts, indicates a pluralism of moral principles available for the rational agents to choose depending partly on the cultural framework from which they operate.

Furthermore, from the divine standpoint, since we cannot objectively know on what specific moral principles God relies to reach the decisions, it appears that adherence to any of the established moral theories, given that all of them aim at some kind of good, either the agent's or the group's, could suffice for eligibility for salvation. So, the potential believer/agnostic of our essay, as long as he is not a moral nihilist, but acts upon moral principles that are spelled out either by secular moral theories or any renditions of the natural law theories of morality could qualify for salvation.

### 6. *Salvific Belief vs. Salvific Action*

Our argument relies on two basic concepts and their corollaries: *Salvific Belief (SB)* and *Salvific Actions (SA)*

- *Salvific Belief (SB)* is a special kind of belief, according to which, *were there* a supernatural agent, It would be solely responsible for granting salvation.

On the other hand, *Salvific Actions, (SA)*, are moral actions whose intent is to produce salvation. We argue that such actions are motivated by criteria that are embedded in the following three categories of moral outlooks. The categories as defined here are in a hierarchical order of increasing sacrifice so that  $SA_3 \leq SA_2 < SA_1$ :

- $SA_1$ : The Divine Command and/or the Natural Law theories of morality as well as ritualized behavior as defined by the holy texts and religious institutions.
- $SA_2$ : Secularized models of morality.
- $SA_3$ : Moral principles as defined by the most liberal definitions of either religious or secular moral systems.

The traditional religious systems to which our paper refers subscribe to the following principles in regards to salvation candidacy. First, SB and  $SA_1$  are individually necessary. Secondly, both SB and  $SA_1$  are a sufficient condition. Any conditions weaker than SB and  $SA_1$  would eliminate one's eligibility for salvation: either the believer is *willing* and *able* to live one's life as closely as possible, if not identical, to the divine commands in order to be eligible for salvation, or they will lose eligibility.

The traditional model of salvation, unlike the one we propose, appears indifferent or uninviting to nontraditional believers such as the religious agnostic or the believer who has taken Pascal's Wager. So, assuming that these agents are neither atheists nor moral nihilists although such agents, they satisfy the least minimum requirements expected from both SB and  $SA_3$  to be eligible for salvation.

### 7. *The Market for Salvation: An Economic Model*

A commodity's market price is determined by the intersection of its supply and demand curves. The demand curve indicates the willingness and ability of the consumer to purchase the commodity being offered at the market price. As such, at higher prices, consumers are less willing and able to purchase the commodity and vice versa at lower prices. Given this, a demand curve is represented as a downward sloping curve, labeled 'D' in figure 1, where the horizontal axis indicates the quantity (Q), while the vertical axis shows the price (P) for a given commodity. The reverse is true regarding the supply curve, labeled 'S' (fig.1). At higher prices, producers are willing and able to provide a higher quantity of the commodity for sale. Hence, supply curves are typically represented as an upward sloping curve. The cost of production, among other things, affects the supply curve. Generally as a higher quantity of a commodity is produced, the higher is the cost of production. Hence the producers would desire a higher price to be willing and able to make available a higher quantity of the same commodity.

In markets with many buyers and sellers (perfect competition), the market price for a commodity is determined by the intersection of its aggregate supply and demand curves. Since both curves move in opposite directions, this intersection occurs at only a single point, the equilibrium. At the equilibrium, the market price and quantity is determined as shown in figure 1. However, in non-competitive market structures, such as an oligopoly or a monopoly, producers rather than the market forces of supply and demand determine the market price leading to a non-competitive solution.

In the case of a monopoly (figure 2), the single producer who controls the entire market is mindful of the impact the price has on the market demand and as a result on his/her total revenue. It is the additional (marginal) revenue from the sale of one more unit of the commodity that is critical in such a case. In a profit-maximizing monopoly, the producer sets the price such that the marginal revenue (MR) is equal to the additional (marginal) cost of producing the item, i.e. as long as the commodity is sold for a price that covers its cost of production. Any quantity sold beyond this amount will not maximize profit since the marginal cost (MC) is rising and is higher than the MR.

Since the monopolist sells his commodity for the same price to all consumers, each additional quantity sold brings in lower additional revenue, i.e. the MR is downward sloping. Since the demand curve is downward sloping, in order to induce more sales, the monopolist has to lower the price. Given that he has to charge the same price for everyone, the MR is lowered as quantity sold increases, since the price is falling as well. In making his production decision at equilibrium, the monopolist sets a price such that  $MR = MC$ . At this price he finds the output ( $Q^*$ ) and the equivalent price ( $P^*$ ) which would 'clear' the market, such that  $S = D$  (in figure 2: the MC curve is the same as the S curve). Both  $P^*$  and  $Q^*$  are found from the demand curve, which indicates the willingness and ability ( $Q^*$ ) of people to buy the commodity at the given price  $P^*$ . At  $P^*$ , the producer is willing and able to sell the same amount of the commodity ( $Q^*$ ) as is demanded. Every consumer is charged the same price  $P^*$  and a total of  $Q^*$  commodities are sold.

### **8. Modeling Salvation as a Commodity**

Before salvation can be modeled using a market system, previous assumptions are reiterated. Only God can provide salvation, i.e. it is a unique commodity with no competition. Given the omni3 God, it can also be stated that any commodity can be produced at no additional cost to God, i.e. the marginal cost of salvation to God is zero ( $MC^G = 0$ ). As such, an infinite supply of salvation can be offered so that there is no shortage of salvation.

Regardless of the belief system, God is either monotheistic (monopolist producer of salvation) or polytheistic (oligopoly producer). Either market structures allow God to be a price-maker, rather than a price-taker. Within this context, the monopolist producer sets a price, based on equaling MC and MR and charges everyone the same price,  $P^*$ . With regards to most commodities, the producers are often unaware of what price each consumer would be willing to pay for the commodity. However, given that God is a supernatural agent, He would know exactly the price each believer is willing and able to pay for salvation, i.e. He would be a perfect price discriminator. Hence, He would charge the believers exactly what they are willing and able to pay. The demand is made up of individuals seeking salvation. It is assumed that salvation is a desirable good, albeit not equally desirable among believers; such as the traditional believers, who are willing and able to pay a higher price for salvation. These are believers at the top end of the demand curve. As one moves down the demand curve, it consists of people who are willing and able to pay less than the previous demander. This willingness and ability to pay for salvation keeps decreasing until reaching the SB agnostic believer who is willing and able to pay a price of zero for salvation. It is at this margin that we find the crux of our argument. There are believers, who engage in either  $SA_2$  or  $SA_3$ , but unwilling to pay a higher price ( $SA_1$ ), who should be eligible for salvation.

The price paid by the aforementioned believers is God's marginal revenue. So, God will provide salvation until this MR equals Its MC, which is when price is zero, for the person who is not willing to pay a price for salvation, i.e. follows  $SA_2$  or  $SA_3$ . This would make  $MR^G = 0$ , which is also equal to  $MC^G$  (figure 3). Hence, God considers this individual to be eligible for salvation. Given that God is a supernatural agent and can provide an infinite amount of salvation, this intersection of the demand curve and the supply curve does not occur until point X in figure 1, which is at a point where  $Q = \infty$ .

### **9. Conclusion**

Specific religious traditions have argued in the past that there can be no salvation without divine morality and that there can be no religious adherence without salvation, since religious adherence by necessity implies divine morality. To ensure the longevity of such views and harness human behavior to predictable outcomes, a system of checks and balances is introduced not only for the present life but also for the afterlife. Hence, humans, by nature insecure in what should be the source that provides value and meaning for their own existence, would rather follow the precepts of an ethical system that guarantees eligibility for present and future rewards, than an alternative that has the potentiality of punishing moral conduct that is different from the one prescribed.

The moral code used to achieve the transformation, and thus salvation, entails conforming one's life to the carefully scripted instructions of the divine law as interpreted by the particular traditions. The instructions reveal to the believers how they should act and avoid wrongful behavior. Hence, by showing faithfulness to the divine scriptures the believers do not only show their complete devotion to the divine, but also achieve the greatest of all goods: salvation. On the other hand, challenging the religious moral code, alienating oneself from it, or violating it, by implication warrants a life away from a blissful paradise, a life in sin worthy only of eternal punishment. So, it appears that it is to the believer and potential transgressor's best interest to be reminded that conducting their life in accordance with the divine moral law and not diverting from it, is the life worth living in the present and the future.

Obviously the above models of salvation as presented are exclusive of specific groups of agents whose moral conduct is guided by secular principles of morality or even the most liberal definitions of either religious or secular moral systems. In this paper, using a model of economics we argued that it is possible to be eligible for salvation without necessarily having to adhere to divine moral codes. Our model is not threatening to the existing religious establishments or to the sentiment of religiosity, rather, it makes the market of salvation more palatable.

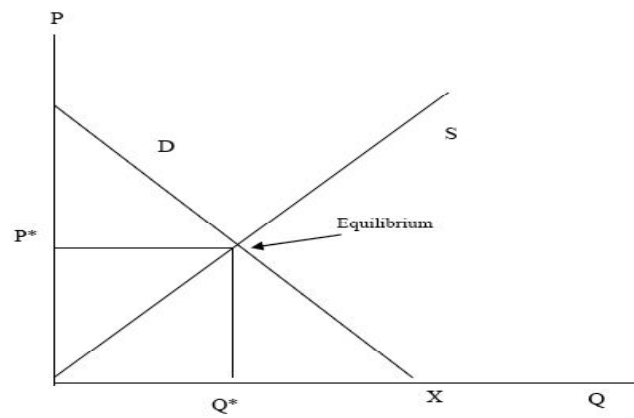


Figure 1: A monopoly market

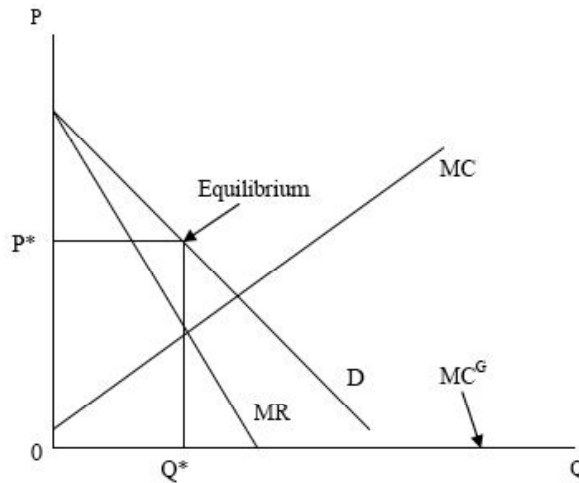
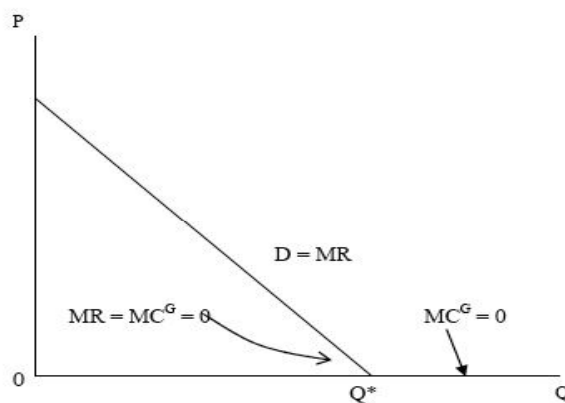


Figure 2: A monopoly market for salvation



**Figure 3: A monopoly market for salvation**

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