

ECONOMIC INSECURITY AND ADAPTIVE ETHICAL RESPONSES AMONG CHRISTIAN YOUNG ADULTS IN MAKURDI, BENUE STATE

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Abstract

Christian young adults in Makurdi often meet economic pressure exactly where inherited moral commitments become costly to keep. The problem is not whether scarcity produces wrongdoing, but how a person interprets competing obligations once the cost of acting faithfully rises. This article develops Negotiated Moral Formation (NMF), an interpretive framework built from six biblical passages read alongside recent Nigerian livelihood research and moral-psychology scholarship. NMF traces a moral commitment through five non-sequential movements: inheritance, disruption, tension, adjustment, and restoration. The analysis shows that a pressured decision's outcome depends on how material pressure, prior formation, competing relational obligations, power, and available alternatives interact in a single moment, not on hardship alone. Accordingly, the article recommends that churches build timely, confidential welfare channels; that families moderate coercive financial demands; that institutions holding entrusted funds strengthen safeguards; and that social-protection systems close the gap between when help is needed and when it arrives.

Keywords: economic insecurity; Christian ethics; young adults; Negotiated Moral Formation; moral agency

Introduction

Economic insecurity is not synonymous with unemployment. A person may be employed and still face serious insecurity when wages are delayed, savings are inadequate, medical costs arrive unexpectedly, debt is accumulating, or household obligations exceed predictable income. In such circumstances, the ethical difficulty lies partly in the timing of competing claims: a decision that would be straightforward under stable conditions can become difficult when the cost of refusing a request, resisting an instruction, or waiting for assistance becomes immediate.

Nigeria's recent record shows why the distinction matters. The IMF's 2026 Article IV consultation credited recent reforms with improved macroeconomic outcomes but found that poverty had reached 63% by the national poverty line, with roughly 27 million Nigerians facing food insecurity in late 2025 (International Monetary Fund, 2026). Survey evidence supplies the texture behind the statistics: most Nigerian youth report worsening conditions, and a growing share say they have considered leaving the country for work or relief (Afrobarometer, 2025). None of this is only an economic story; it is also a story about what people are asked to choose when resources fall short of competing obligations.

Makurdi gives the problem a local shape. Poor urban households there rely on several livelihood strategies at once, such as small income-generating activities, borrowing, and adjustments to spending (Ahule et al., 2023). Borrowing can be prudent, or it can shift unjustifiable risk onto someone else. Cutting expenditure can be responsible restraint in one household and a hidden cost

transferred to a dependant in another. “Coping” is a practical label whose moral status depends on the obligation involved, the harm produced, and who ultimately bears the cost.

The difficulty sharpens once pressure attaches to a specific, morally loaded choice. A worker whose wages are late and whose rent is due may be offered relief in exchange for altering an official record. The need is real, but what is asked in return often is not. The same structure recurs when money set aside for a church programme looks, for a moment, like the only way to meet an urgent medical bill, or when a family frames a financial demand as an unquestionable Christian duty even though meeting it would mean debt concealed from a spouse.

Why does scarcity not translate mechanically into wrongdoing? Resource constraint sharpens attention toward financially tempting information, yet in the same experimental task participants behaved no more unethically, and on some measures less so (Børsting et al., 2024). Mullainathan and Shafir’s (2013) account of scarcity as a cognitive bandwidth tax explains why: constrained attention crowds out planning and impulse control generally, a different mechanism from a specific motive to deceive. Scarcity reorganises the decision environment; the moral verdict on any given choice remains a separate question.

A second question concerns how people account to themselves for what they have done. Bandura’s (1999) theory of moral disengagement identified the mechanisms by which ordinarily self-regulating individuals come to act against their own standards without abandoning those standards outright, including moral justification, euphemistic labelling, displacement of responsibility, and minimising harm. McCormack and Chowdhury (2024) distinguish this process from the related idea of neutralisation. Economic pressure, read through this literature, rarely erases what a person already knows to be right; more often it changes how an existing commitment gets interpreted, or quietly set aside.

Power complicates the picture further. A worker may be formally free to refuse an instruction while understanding, correctly, that refusal risks dismissal or the loss of income a household depends on. Recent scholarship on relational versus individualist ethics warns against assuming either a purely autonomous or a purely communal account of obligation is self-justifying: claims made in the name of family or church still require independent scrutiny before they count as warranted (Andanda & Düwell, 2024). Magesa (1997) reaches a related conclusion from within African theological ethics: obligation is grounded in the flourishing of the community, but flourishing itself sets a limit on what any member can rightly be asked to sacrifice. A request framed as loyalty still requires independent warrant, and the insecurity that narrows a person’s options can equally be exploited by whoever controls access to relief.

People under the same pressure do not all respond the same way. Some hold their ground. Others reinterpret the obligation in the act of setting it aside. Still others only recognise, afterward, that a line has been crossed. This article’s answer to why is Negotiated Moral Formation (NMF) a provisional, event-centred account of how a received Christian commitment moves through a pressured decision and, where necessary, into recognition and repair. It keeps three distinctions in view throughout: the moral character of an act, the culpability of the actor, and the difference between wrongdoing and what follows it; because collapsing any one of these into the others is where analysis of poverty and ethics typically goes wrong.

The individual elements of NMF are established in different literatures. What the framework proposes as a new synthesis is an event-centred way of following a moral commitment through economic disruption, competing obligations, interpretation and, where relevant, repair. The contribution is therefore architectural rather than a claim that the five elements themselves are newly discovered. Section 3.6 tests this claim by comparing NMF with adjacent approaches and identifying the analytical work that remains when those approaches are considered together.

Conceptual Clarification

Economic Insecurity

In this article, economic insecurity refers to instability in the resources required to meet ordinary obligations and to plan with reasonable short-term confidence. It overlaps with poverty but is not identical to it. Poverty concerns an inadequate level of resources, whereas insecurity emphasises uncertainty, exposure to shocks and the reliability of access to resources. A household with modest but predictable income may therefore experience less insecurity than a higher-earning household whose income is irregular. Nigerian social-protection research also shows why timing matters: coverage, targeting and implementation weaknesses can leave assistance unavailable when a household most needs it (Ogunnubi, 2024; Nomor et al., 2025).

Adaptive Ethical Responses: A Three-Part Typology

Adaptive ethical responses are the ways people interpret and act on moral commitments when circumstances change enough to alter the practical conditions of decision-making. The typology used here distinguishes three response patterns faithful coping, compromising adaptation and reparative response. The labels do not by themselves settle moral culpability. Each case must be assessed in relation to the obligation at stake, the harm produced, the actor's knowledge and intention, the degree of coercion, and the alternatives that were realistically available.

Faithful coping is truthful, responsible conduct under pressure that keeps faith with an acknowledged Christian norm. It describes a single event rather than a fixed character trait, which is why the unit of analysis throughout this article is the concrete event where obligation, need, power, and risk converge. Examples include accurate disclosure where another person's decision depends on the facts, refusal of a dishonest instruction, transparent negotiation, or reporting a coercive demand. Faithful coping still carries a cost: a worker can fear dismissal and still decline to falsify a record.

Compromising adaptation is pressure managed through conduct that conflicts with an acknowledged obligation, such as concealing existing debt to secure another loan, diverting entrusted funds to a private emergency, or accepting a false reference to keep a job intact.

Bandura's (1999) mechanisms explain how such acts come to feel acceptable to the person doing them: euphemistic relabelling, displaced responsibility, and minimised consequences. This reasoning is not evidence that moral formation has vanished; it shows how an acknowledged norm can be weakened in a single decision without being abandoned altogether. Culpability remains an open question rather than a settled one: the act may be wrong while the degree of blame attaching to the actor still depends on knowledge, freedom, coercion, and the alternatives genuinely on offer.

Reparative response begins once wrongdoing or serious harm has been recognised and turns toward truth, restitution, and renewed responsibility. Wenzel and colleagues, studying dyads working through interpersonal wrongdoing, found that ongoing dialogue between the wrongdoer and the person wronged is associated with the eventual restoration of trust and shared values, alongside forgiveness-related processes such as acknowledgement and co-reflection (Wenzel et al., 2023). Returning misused property addresses one kind of loss; confidence typically needs more than that: time, changed procedure, and credible evidence that something has actually shifted. A changed future does not retroactively make an earlier wrong into a right one; that is precisely the distinction reparative response is meant to preserve.

Christian Moral Agency

Christian moral agency is the capacity, formed within Christian communities and practices, to deliberate and act on a perceived moral obligation. A person is never simply free of the circumstances pressing on a decision, and never simply determined by them either. It takes shape through Scripture, teaching, relationship, worship, and habitual practice over time. A study of virtue-ethical formation among Christian teachers offers a directly relevant, though occupationally specific, illustration of the underlying mechanism: moral character in that setting developed through sustained, communally embedded practice rather than through isolated decisions made under pressure (Kunz, 2025), a pattern this article treats as suggestive for Christian young adults generally rather than as established beyond the teaching profession.

A person, in other words, brings a moral history into an economic crisis rather than arriving at it as a blank decision-maker. Formation does not guarantee a single response to a crisis: a commitment can remain authoritative under pressure, compete with a rival obligation, or be reinterpreted in a way that licenses conduct that would otherwise be recognised as wrong.

Christian Obligation

Three related ideas need to be kept apart here. What a person experiences as morally binding is *actor-recognised obligation*. What has been inherited through Christian teaching and congregation is *received Christian norm*. What remains defensible once examined theologically is *normatively warranted obligation*.

Sincerity does not establish moral validity. A person may genuinely believe that Christian faithfulness requires meeting every financial demand from a parent or church leader, while the demand may nevertheless conflict with truthfulness, stewardship, justice or prior responsibilities to a spouse or child. In this article, a claimed obligation becomes normatively warranted only after it has been examined through Scripture, Christian moral reasoning and the concrete effects of the proposed action. This makes warrant contestable and open to correction rather than reducible to the intensity of the actor's conviction.

Moral Restoration as a Concept

Moral restoration addresses damaged moral relationships once wrongdoing or serious harm has been recognised. It includes several elements together: acknowledgement, truthful disclosure, restitution where possible, changed conduct, and accountability, building toward a trust that has to be earned rather than assumed. Repayment on its own may leave concealment unaddressed, and forgiveness need not translate into immediate restoration to a position of trust that was itself part

of what was broken. This subsection defines moral restoration as a general ethical concept; Section 3.5 uses the same term for NMF's fifth *movement*, the point in a specific pressured event where restoration becomes relevant.

Theoretical Framework: Negotiated Moral Formation

Negotiated Moral Formation (NMF) is proposed as a provisional conceptual framework for analysing morally pressured decisions among Christian young adults experiencing economic insecurity. It is not presented as an established theory or as an empirically validated model. Rather, it synthesises insights from scarcity research, Christian moral formation, moral psychology, relational and institutional power, and moral repair around a single decision event. Its candidate contribution is to show how these dimensions can be examined together without collapsing structural explanation into moral exoneration.

Five analytical resources feed into it: scarcity research, Christian character formation, moral psychology, attention to institutional and relational power, and moral repair. What distinguishes NMF is where it places these insights: around a single morally pressured event, rather than around the broader question of whether economic insecurity causes unethical behaviour in general.

Moral Inheritance

A person enters a morally significant situation already carrying commitments acquired through Scripture, family teaching, church participation, worship, and community life. This is Moral Inheritance, the framework's first movement. Deuteronomy 6:4–9, read fully in Section 6.1, offers a vivid image of this process. A person may enter an economic crisis already committed to honesty, stewardship, generosity, and care for family, without every inherited norm being simply reproduced unchanged.

Structural Disruption

A supervisor tells a worker, quietly, that a signed form would make an inconvenient shortfall disappear. The worker's convictions have not shifted; only the price of holding to them has. This is Structural Disruption, the second movement: economic circumstances narrow the range of realistic options open to a person, raising the cost of a given choice without changing what the choice actually is. Someone who once found honesty straightforward may face a genuinely harder decision once honesty appears to threaten housing, food, or a job, a dynamic current Nigerian evidence on social-protection limitations helps explain (Ogunnubi, 2024): the practical cost of doing right rises even where the underlying obligation has not.

Ethical Tension

The third movement, Ethical Tension, arises when two or more obligations are experienced as competing at once. A young adult may feel bound simultaneously to family, employer, church, spouse, child, creditor, and God, with no obvious way to satisfy all of them together. Romans 12:1–2 is relevant here: Paul ties Christian life to the renewal of the mind and to discernment, which is precisely what equips believers to resist conformity to whichever social pressure is loudest at a given moment, rather than supplying a fixed rule for every case.

Interpretive Adjustment

A young adult who diverts church funds for a family emergency does not usually think of the act as theft. She thinks of it as borrowing, temporarily, from money that would otherwise sit unused. This reframing is the fourth movement, Interpretive Adjustment. Moral disengagement research explains part of this: people loosen the hold of a moral self-sanction by reconstructing what an action means, minimising its consequences, or displacing responsibility elsewhere (McCormack & Chowdhury, 2024). But interpretive adjustment can equally be clarification rather than rationalisation: a person may correctly conclude that a perceived obligation was never actually warranted, so refusing an unreasonable demand reads as insight, not compromise. The question the framework asks is not simply whether an interpretation changed, but whether the interpretation that resulted remains defensible on its own terms.

Moral Restoration

The fifth movement, Moral Restoration, applies where a breach has occurred and has since been recognised. Recognition can lead to confession, restitution, changed practice, and the gradual rebuilding of trust. Because harm affects relationships and institutional expectation and not only private conscience, dialogue between the parties involved in a breach is associated with whether trust is eventually renewed (Wenzel et al., 2023). Psalm 51 and Hebrews 4:12–16 add a theological register to this movement, holding wrongdoing to account without treating grace and restoration as thereby foreclosed.

These five movements are not fixed stages every case must pass through in order. They can overlap, recur, or compress into a single moment.

Why NMF Is Appropriate, and What It Adds Beyond Existing Models

NMF is designed for a problem that crosses disciplinary boundaries. Economic insecurity explains material constraint; Christian formation explains the moral resources a person brings into a crisis; moral psychology helps account for reinterpretation; relational ethics clarifies competing obligations; and moral repair addresses what may follow wrongdoing. NMF places these resources around one pressured event and asks how a received commitment is affected by changing costs, competing claims, power and interpretation. Table 1 compares NMF against five adjacent frameworks that could otherwise be mistaken for covering the same ground.

Table 1 *NMF compared with adjacent frameworks*

Framework	Primary concern	What it does not itself provide
Scarcity theory	Resource constraint, attention, decision environment	A Christian normative account of obligation or repair
Moral disengagement	Mechanisms suspending self-regulation	Adjudication of whether the reinterpreted norm was warranted
Virtue/character formation	Cultivation of stable dispositions over time	Focus on the moment competing obligations collide under pressure
Relational ethics	Moral significance of relationships and communal obligation	A temporal event sequence or repair pathway
Moral repair		

Framework	Primary concern	What it does not itself provide
	Acknowledgement, restitution, relationship repair	An account of the pressured decision that produced the breach

The proposed contribution is therefore not the invention of five isolated concepts. It is the disciplined combination of those concepts around a single event while keeping three analytical questions distinct: what was done, how responsible was the actor under the circumstances, and what followed from the action. This distinction is important because a structural explanation of conduct does not by itself determine culpability, and subsequent repair does not retroactively make the original conduct permissible.

A legitimate concern is that an event-centred account of pressure could psychologise wrongdoing and unintentionally weaken moral responsibility. NMF addresses that concern by treating explanation and evaluation as related but non-identical tasks. Economic pressure may alter the conditions under which a decision is made, and coercion may affect culpability, but neither consideration automatically establishes that the resulting act was right. The cases in Section 8 therefore ask not only what constrained the actor but also what alternatives were available and what responsibility remained.

Methodology

Design and Rationale

This article is a selective conceptual synthesis, not a systematic review and not an empirical investigation. Conceptual articles of this kind build an interpretive framework by placing established but previously separate bodies of scholarship into structured conversation, a method with its own literature and standards of rigour (Jaakkola, 2020; Torraco, 2005). Jaakkola's (2020) typology of conceptual-article designs situates NMF as a theory-synthesis approach: it draws on existing constructs rather than reporting new data, and its contribution lies in how those constructs are newly arranged around a single pressured event. Torraco's (2005) criteria for a defensible conceptual contribution, a clearly bounded scope, transparent source selection, and an explicit statement of what the synthesis adds beyond its parts, are used here as the standard against which this article is written.

Source Selection

Biblical texts. Six passages were selected using three criteria: direct thematic relevance to one of NMF's five movements; sufficient existing exegetical and ethical commentary to allow the reading offered here to be checked against established scholarship; and coverage across both Testaments and across law, wisdom, epistle, and gospel genres. James 5:1–6 and 1 Timothy 6:6–10 were considered and set aside because their central concern sits one step removed from this article's focus on an individual's moral decision under pressure, not because they are less important.

Secondary literature. Sources were located between January and June 2026 through targeted searches of Google Scholar, ATLA Religion Database, and PsycINFO, using combinations of the terms "economic insecurity," "scarcity," "moral disengagement," "relational ethics," "Christian ethics Nigeria," and "moral repair," supplemented by forward and backward citation tracking from the most relevant results. Sources were retained where they were peer-reviewed or issued by a major international or Nigerian statistical or development institution, and where they bore directly

on scarcity psychology, moral psychology, relational or African Christian ethics, or Nigerian livelihood and social-protection conditions. Duplicate records and sources whose relevance proved only tangential on full reading were excluded. Sources published before 2023 were retained only where they remain the field-defining or primary theological reference for a concept the article depends on (for example, Bandura's founding account of moral disengagement, or the classic commentaries used in Section 6); this is a deliberate exception to a general preference for recent literature, not an oversight.

The synthesis itself proceeded in stages: extracting the core construct from each literature, comparing constructs for overlap and tension, integrating them around the structure of a single pressured event, testing the resulting framework against the objection addressed in Section 3.6, building illustrative cases to check the framework's diagnostic questions against concrete situations, and deriving recommendations from the patterns the cases exposed. NMF has not been empirically validated. The most direct next test would be to have independent coders apply its five movements to a shared set of real or composite cases and assess inter-coder agreement, followed by structured interviews with Christian young adults in Makurdi organised around the same five movements.

Christian-Ethical Method

The Christian-ethical method used here is normative and interpretive, not proof-texting. Scripture is read in its literary and theological setting and then brought into conversation with contemporary circumstances through reasoned analogy. Scripture does not directly legislate a church audit procedure or a wage system. What it establishes are commitments, to truthfulness, justice, neighbour love, stewardship, responsibility, burden-bearing, repentance, and grace, against which contemporary institutional practice has to be judged prudentially in its own setting.

Economic Insecurity in Nigeria and the Makurdi Context

Economic life in Makurdi is shaped not only by individual income but also by networks of family and community support. The local livelihood literature documents multiple coping strategies among urban poor households, including income-generating activities, borrowing and adjustments to expenditure (Ahule et al., 2023). These practices show that economic insecurity is managed relationally as well as individually. The ethical question arises when several claims are made on the same limited resources and the cost of meeting one obligation is transferred to another person who also has a legitimate claim.

Consider a composite scenario, built from the patterns the literature below documents rather than any single reported case. A 27-year-old civil servant in Makurdi receives her salary six weeks late for the third time this year. Her landlord has given notice. Her mother, in a village two hours away, calls to say a younger brother's school fees are due and there is no one else to ask. She has, in the same week, a standing pledge to her church's building fund. No single one of these obligations is unreasonable on its own; together, arriving at once, from a salary that has not yet arrived at all, they cannot all be met in full. This is the shape of the pressure this article analyses, an ordinary week in which every obligation is legitimate and none of them alone determines what she should do.

Ahule et al. (2023) document several coping strategies among poor urban households in Makurdi specifically, and the range itself testifies to real practical creativity under pressure, description that is where ethical analysis has to begin, since the same behaviour can carry different moral meanings depending on how it is carried out and who bears its cost. At national level, Ogunnubi (2024) documents a social-protection strategy still hampered by limited coverage, institutional weakness, and implementation difficulty. Within Benue State specifically, Nomor et al. (2025) find real benefit from conditional cash transfers and the NG-CARES programme, alongside persistent delays and uneven administrative reach; the benefit is real but partial, not simply “real,” and both halves of that finding matter for the timing argument below.

Timing carries its own ethical weight. Assistance arriving after a crisis has passed may still ease hardship, but it may do nothing to prevent the pressured decision made before help became available; where support is delayed or out of reach, the cost of honesty, refusal, or patience climbs. Financial requests from family are rarely experienced as optional generosity; they arrive, more often, as filial duty or an expression of communal belonging. That belonging genuinely sustains people. Magesa’s (1997) account of African moral traditions as oriented toward communal flourishing captures why refusal can feel like a betrayal of something more than an individual relationship. Left unexamined, though, the same belonging can distribute sacrifice unevenly, a caution current relational-ethics scholarship continues to press while still defending the underlying value of communal moral frameworks (Andanda & Düwell, 2024). Framing a request as family duty or Christian obligation does not settle whether it is justified, but dismissing the claim outright is equally unhelpful to a young adult who is bound to a parent while also carrying rent, a spouse’s welfare, and a child’s education.

The available literature on Makurdi and Benue has a clear limit: it documents economic vulnerability and social protection at the state and metropolitan level without explaining how Christian young adults themselves interpret competing moral obligations once economic pressure sets in. That gap, evidenced rather than assumed, is the immediate justification for NMF.

Biblical and Christian-Ethical Interpretation

Each passage below is read in its literary and canonical setting, moving from textual context to the ethical principle it establishes, to its relevance for NMF, and finally to the limit of the analogy being drawn, so that isolated statements are not turned into simple rules for complicated situations.

Deuteronomy 6:4–9: Moral Formation and Memory

Israel is told to keep God’s words on the heart and teach them diligently to the next generation; the passage places covenant commitment inside the ordinary practices of family and community rather than treating formation as a separate religious exercise. It supplies the background for Moral Inheritance: Christian commitment is ordinarily cultivated well before any crisis arrives, so ethical action under pressure cannot be understood apart from the formation that made certain commitments available to consciousness in the first place. The analogy’s limit: Deuteronomy addresses a covenant community’s collective formation, not an individual’s crisis decision, so the passage grounds Moral Inheritance without itself resolving what follows once pressure arrives.

Romans 12:1-2: Discernment under Pressure

What does it mean to renew one's mind while a parent, a church, an employer, and a spouse each make a claim on the same limited money in the same week? Romans 12:1–2 links embodied Christian life to the renewal of the mind and to discerning God's will. Moo's (1996) commentary reads this renewal as the capacity that equips believers to test competing claims rather than default to whichever pressure is loudest, precisely the discernment this article's Ethical Tension movement requires. The text does not provide a financial decision rule for a Makurdi household; rather, it supplies a theological basis for resisting unexamined conformity and for testing whether a claimed obligation is worthy of obedience. The application to NMF is therefore analogical and normative, not a claim that Paul directly addresses contemporary economic insecurity.

Ephesians 4:20–32: Truthfulness and the Neighbour

Ephesians 4 connects Christian transformation to truthfulness, responsible labour, and concern for other people. Lincoln's (1990) commentary emphasises that the passage's ethical demands are addressed to a community, not only to isolated individuals. Truthfulness matters because a community's trust depends on it, which bears directly on the church-finance case examined in Section 8. A genuine need for money does not make deception a neutral way of meeting it, since it shifts the cost of one person's relief onto someone uninvolved.

Galatians 6:1–5: Burden-Bearing and Responsibility

Galatians 6:1–5 combines restoration, burden-bearing, and personal responsibility: the person caught in wrongdoing is restored gently, while believers are reminded, in the same breath, of their own responsibility. A church that offers support before desperation sets in embodies one half of the passage; a church that addresses financial wrongdoing honestly embodies the other. Psalm 51 and Hebrews 4:12–16: Repentance, Accountability, and Grace.

The psalmist acknowledges wrongdoing outright and seeks cleansing and renewal rather than minimising what happened, giving Moral Restoration an explicitly theological register. Hebrews 4:12–16 holds exposure before God together with confidence in divine grace: wrong stays on the record even as grace keeps restoration genuinely open. Read together, these texts let a Christian community distinguish forgiveness from immediate reinstatement to every position of trust, welcoming a repentant person back into fellowship well before restoring them to a role involving money or confidential records, a gap that reflects how role-specific trust is rebuilt through evidence, not a shortage of grace.

Taken together, the selected texts support a Christian ethical account in which formation, discernment, truthfulness, responsibility, burden-bearing, repentance and restoration remain connected without becoming interchangeable. Deuteronomy provides a foundation for formation; Romans emphasises discernment; Ephesians and Galatians connect truthful conduct with responsibility toward others; and Psalm 51 with Hebrews 4:12–16 provides resources for repentance, accountability and grace. These texts do not constitute a single economic ethic, but they provide complementary theological resources for evaluating pressured moral decisions.

Economic Insecurity and Moral Agency

Scarcity reorganises attention and raises the practical cost of refusal (Section 1). Moral disengagement supplies the vocabulary a person reaches for once a compromising choice has already been made (Section 3.4). Neither, on its own, explains why the same pressure produces

different outcomes in different people. What remains is how power and prior formation interact within a single pressured decision — and, specifically, how the very institutions that form a person's moral commitments can also be the source of the pressure that tests them.

Power adds a layer scarcity and reinterpretation alone do not capture. A supervisor who threatens dismissal unless a worker falsifies a record creates a moral environment quite different from one without coercive pressure; the worker's conduct can remain wrong while the supervisor's manipulation of dependence adds responsibility the worker alone does not bear. Assessing culpability here means weighing the seriousness of the threat, what the actor knew, how much time there was to reflect, and what alternative help was accessible.

Church and family occupy an unusually double position here. In ordinary circumstances they are exactly the institutions on which Moral Inheritance depends: the settings where a commitment to honesty or generosity first takes shape. Under economic pressure, the same institutions can shift from forming a commitment to enforcing compliance with a demand that exceeds it. A church that treats a building-fund pledge as non-negotiable regardless of a member's documented hardship, or a family that treats refusal as spiritual failure rather than a legitimate competing obligation, turns a formational relationship into a coercive one — often without anyone involved recognising the shift. This is not a claim that churches or families are typically exploitative; Section 5 documents real, sustaining benefit from these same networks. It is a claim that the moral weight of a request from church or family cannot be read off its source. Andanda and Düwell's (2024) caution against treating either purely individualist or purely communal claims of obligation as self-justifying applies with particular force here, because the request and the relationship that forms conscience are, in these cases, coming from the same place.

Christian formation supplies a further layer, though direct evidence for this among Christian young adults specifically remains thin: Kunz's (2025) study of virtue formation concerns teachers, and its use here is an extension by analogy, not a demonstrated finding about this population. What the analogy supports is narrower and more defensible than a general claim about character: that moral commitment formed through sustained, communally embedded practice does not evaporate under a single instance of pressure, even where it is reinterpreted or set aside in that instance. Magesa's (1997) account of communal flourishing supplies a parallel caution from within an explicitly African theological register — flourishing itself limits what any member can rightly be asked to sacrifice, which means a request framed as communal loyalty still requires independent scrutiny rather than automatic deference.

NMF adds a temporal dimension to all of this: tracing moral inheritance as it moves through structural disruption into ethical tension, interpretive adjustment, and, where needed, moral restoration, while treating none of these movements as universal or strictly sequential. Its specific contribution at this point in the argument is to keep the analysis from resolving too quickly in either direction — toward blaming the individual alone, or toward excusing the individual because the institution around them applied pressure. Both moves are available at this stage of a pressured decision; NMF's task, developed fully in Sections 3 and 8, is to keep them analytically separate.



Pathways of Adaptive Ethical Response

The three cases below are illustrative composites constructed from the patterns documented in Sections 5 and 7, not transcribed or reported incidents. They are offered to make the framework's diagnostic questions concrete, not as field data or evidence of how often each pathway occurs.

A Compromising Adaptation Case: Church Funds

A young Christian adult responsible for congregational funds faces an urgent household medical bill and quietly redirects money designated for a church programme, intending to replace it once a salary arrives. The need is genuine, and the use of the money is unauthorised; one fact does not cancel the other.

Scarcity may explain why the emergency dominates attention, and Christian formation may generate a strong conviction that failing to provide for family is itself a moral failure. Moral reinterpretation may then follow, as the person describes the transfer, to themselves, as a loan rather than a diversion. NMF asks concrete questions in response: what stewardship commitment existed before the crisis, what alternatives were realistically on offer, who held institutional power, whether an emergency-support mechanism existed, and what happened once the breach was recognised.

If an accessible emergency fund existed and was deliberately bypassed, responsibility for the diversion is stronger. If church leaders knew of the emergency and met requests with threats or humiliation, their conduct becomes part of the moral environment under examination, not a justification for the diversion, but a reason why responsibility cannot rest solely with the person who acted.

A Faithful Coping Case: Family Debt

A married Christian young adult's relatives request substantial financial help and treat refusal as selfishness or spiritual failure. The request may reflect a legitimate obligation, yet meeting it in full would require hidden borrowing that threatens rent, school fees, or household stability. She discloses the full picture to her relatives and her spouse together, offers a smaller contribution she can sustain without concealment, and proposes a fixed date to revisit the request once salary arrears clear.

Whether she gave or refused the money is not, on its own, enough to settle the ethical question. What marks this as faithful coping specifically is the disclosure: nothing about the decision depends on her spouse or relatives not knowing the full financial picture.

A Reparative Response Case: Recognition and Return

A church youth-ministry treasurer, facing three months of unpaid wages from a secondary job, diverted a portion of camp registration fees to cover rent, telling himself it was a temporary measure he would quietly repay. Two months later, with his own finances stabilised, he goes to the ministry's oversight committee unprompted, discloses the diversion and the amount, repays it in full, and accepts a temporary suspension from handling funds while a new dual-signature procedure is introduced.

This case completes the typology: the initial act was compromising adaptation, as in Section 8.1, but what follows is reparative response rather than continued concealment. NMF's diagnostic questions again apply, now asking whether disclosure was voluntary or forced by discovery, whether restitution was complete, and whether the committee's calibrated response reflects the gradual, evidence-based rebuilding Sections 2.5 and 6.5–6.6 both describe. A changed future does not undo the original diversion; it is what makes eventual restoration credible rather than merely declared.

Recommendations

The four recommendations are presented as interpretive interventions rather than as claims about empirical frequency. The article gives priority to delayed assistance because the literature reviewed in Section 5 suggests that timing can affect whether a household receives help before a pressured decision becomes unavoidable. The recommendations therefore move from early support, to accountable restoration procedures, to safeguards around entrusted resources, and finally to a state-level mechanism for responding to documented income shocks.

1. **Confidential early-help routes (church welfare teams).** Build confidential channels for members facing delayed wages, rent arrears, urgent medical costs, or unsustainable debt, with written eligibility criteria, a stated confidentiality and safeguarding protocol, private assessment, an appeal route for declined requests, accountable record-keeping, and an annual budget review. Church finances face the same pressures as their members, so these routes should be built around realistic, reviewed budgets rather than an assumption of unlimited discretionary funds.
2. **Documented reinstatement procedures (church leadership).** Adopt a clear procedure for morally sensitive disclosures, covering who receives a report and how records are protected. Return to positions involving money or confidential trust should follow a documented review by a small authorised group, and the procedure should distinguish explicitly between repentance, forgiveness, restoration of relationship, and restoration of financial role: a person can be forgiven and welcomed back into fellowship well before being reinstated to handle funds, on the model illustrated in Section 8.3.
3. **Safeguards over entrusted funds (employers, churches, and voluntary organisations).** Strengthen safeguards around wages, records, and entrusted funds through timely payment, separation of financial duties, and protected channels for reporting coercive instructions, with any disbursement threshold locally risk-assessed and reviewed annually rather than fixed indefinitely.
4. **A state or Local Government Area-level policy response.** The recommendations above operate at household and congregational level; they do not address the social-protection gap Section 5 documents at state level. Benue State's social-protection administrators, working with the state's own NG-CARES delivery infrastructure (Nomor et al., 2025), could pilot a faster-disbursement channel for documented income shocks, especially late public-sector salary payment, with a named responsible agency, a clear trigger condition, and a fixed evaluation period. This is offered as a policy direction, not a costed feasibility plan.

Limitations

Three limitations bear directly on how this article should be read. First, NMF is a conceptual framework, not yet a tested theory: it awaits field testing among Christian young adults in Makurdi

before its five movements can be treated as more than an interpretive proposal. The most direct next step, as Section 4.2 states, is to code a shared set of cases against the five movements and check inter-coder agreement, followed by structured interviews organised around the same structure. Second, the framework's scope is bounded rather than exhaustive: cases better explained by scarcity alone, by moral disengagement alone, or by relational obligation alone should be analysed through those accounts rather than forced into NMF's structure. Third, the recommendations in Section 9 are a policy direction, not a costed implementation plan; state-level costing falls outside this article's scope. None of these limitations weakens the article's central interpretive claim, but each marks a boundary the argument does not claim to cross.

Conclusion

Economic insecurity among Christian young adults in Makurdi should be understood as a problem of unstable resources and exposure to shocks, not simply unemployment. Delayed wages, debt, medical expenses, family obligations and weak protection against sudden loss can increase the practical cost of acting on an existing moral commitment. They do not, however, determine the moral outcome in advance.

Scripture gives the article its ethical centre, though not through a single uniform argument. Deuteronomy 6 frames formation as remembered covenant loyalty. Romans 12 calls for a renewal of discernment rather than obedience to whatever demand feels loudest. Ephesians 4 and Galatians 6, read together, join truthfulness and labour to burden-bearing and personal accountability, two halves of one obligation rather than competing claims. Psalm 51 and Hebrews 4 place wrongdoing before God and direct confession toward a renewed life rather than mere condemnation. Read canonically and in context, none of these texts ignores material hardship, and none lets necessity settle the moral judgment on its own.

Scarcity research explains why an immediate deficit can dominate attention, yet its verdict on unethical conduct remains unsettled, and recent studies continue to refine that picture rather than close it. Unequal power, family obligation, institutional practice, and the timing of assistance help explain why the same pressure can lead to faithful coping in one case, compromising adaptation in another, and reparative response in a third, three outcomes that ethical analysis and future field measurement both need to keep distinct.

The article's principal contribution is a provisional framework for examining how economic pressure interacts with Christian moral formation, competing obligations, power, interpretation and subsequent repair within a single decision event. NMF should therefore be treated as a researchable proposal rather than a settled theory. Its next test is empirical: whether independent analysts can identify its movements consistently in real or carefully constructed cases and whether Christian young adults in Makurdi recognise the framework as an adequate account of their own moral reasoning under economic pressure.

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