Questions surrounding the biblical perspective on wealth and poverty are important to Christians for two reasons. First, a biblical view of wealth is necessary if we are to live godly lives, avoiding asceticism on the one extreme and materialism on the other. Second, a biblical view of poverty is essential if we are to fulfill our responsibilities to the poor.

A Biblical View of Wealth

Our materialistic culture is seducing Christians into an economic lifestyle that does not glorify God. The popularity of television programs such as “Lifestyles of the Rich and Famous” and the veneration of social groups such as the glamorous “yuppies” testify to our society’s materialistic values, values that many Christians have adopted.

Even within the Christian community, believers are bombarded with unbiblical views of wealth. At one extreme are those who preach a prosperity gospel of “health and wealth” for all believers. At the other extreme are radical Christians who condemn all wealth and imply that rich Christian is a contradiction in terms.

What, then, is the truly biblical view of wealth? At first glance, the Bible seems to teach that wealth is wrong for Christians. It appears even to condemn the wealthy. After all, both Jesus and the Old Testament prophets preached against materialism and seemed to say at times that true believers cannot possess wealth. If this is so, then all of us in Western society are in trouble, because we are all wealthy by New Testament standards.

But a comprehensive look at the relevant biblical passages quickly reveals that a biblical view of wealth is more complex. In fact, Scripture teaches three basic principles about wealth.

First, wealth itself is not condemned. For example, we read in Genesis 13:2 that Abraham had great wealth. In Job 42:10 we see that God once again blessed Job with material possessions. In Deuteronomy, Proverbs, and Ecclesiastes, wealth is seen as evidence of God’s blessing (Deut. 8; 28; Prov. 22:2; Eccles. 5:19).

But even though wealth might be an evidence of God’s blessing, believers are not to trust in it. Proverbs, Jeremiah, 1 Timothy, and James all teach that the believer should not trust in wealth but in God (Prov. 11:4; 11:28; Jer. 9:23; 1 Tim. 6:17; James 1:11; 5:2).

Second, when wealthy people in the Bible were condemned, they were condemned for the means by which their riches were obtained, not for the riches themselves. The Old Testament prophet Amos railed against the injustice of obtaining wealth through oppression or fraud (4:11; 5:11). Micah spoke out against the unjust scales and light weights with which Israel defrauded the poor (6:1). Neither Amos nor Micah condemned wealth per se; they only denounced the unjust means by which it is sometimes achieved.

Third, Christians should be concerned about the effect wealth can have on our lives. We read in Proverbs 30:8-9 and Hosea 13:6 that wealth often tempts us to forget about God. Wealthy believers may no longer look to God for their provision because they can meet their basic needs. We read in Ecclesiastes 2 and 5 that people who are wealthy cannot really enjoy their wealth. Even billionaires often reflect on the fact that they cannot really enjoy the wealth that they have. Moreover, Proverbs 28:11 and Jeremiah 9:23 warn that wealth often leads to pride and arrogance.
So the Bible does not condemn those who are wealthy. But it does warn us that if God blesses us with wealth, we must keep our priorities straight and guard against the seductive effects of wealth.

A Biblical View of Poverty

The Bible classifies the causes of poverty into four different categories. The first cause of poverty is oppression and fraud. In the Old Testament (e.g., Prov. 14:31; 22:7; 28:15) we find that many people were poor because they were oppressed by individuals or governments. Many times, governments established unjust laws or debased the currency, measures that resulted in the exploitation of individuals.

The second cause of poverty is misfortune, persecution, or judgment. In the book of Job we learn that God allowed Satan to test Job by bringing misfortune upon him (1:12-19). Elsewhere in the Old Testament (e.g., Ps. 109:16; Isa. 47:9; Lam. 5:3) we read of misfortune or of God’s judgment on a disobedient people. When Israel turned from God’s laws, God allowed foreign nations to take them into captivity as a judgment for their disobedience.

The third cause of poverty is laziness, neglect, or gluttony. Proverbs teaches that some people are poor because of improper habits and apathy (10:4; 13:4; 19:15; 20:13; 23:21).

The final cause of poverty is the culture of poverty. Proverbs 10:15 says, “The ruin of the poor is their poverty.” Poverty breeds poverty, and the cycle is not easily broken. People who grow up in an impoverished culture usually lack the nutrition and the education that would enable them to be successful in the future.

Poverty and Government

While government should not have to shoulder the entire responsibility for caring for the poor, it must take seriously the statements in Leviticus and Proverbs about defending the poor and fighting oppression. Government must not shirk its God-given responsibility to defend the poor from injustice. If government will not do this, or if the oppression is coming from the government itself, then Christians must exercise their prophetic voice and speak out against governmental abuse and misuse of power.

Government must first establish laws and statutes that prohibit and punish injustice. These laws should have significant penalties and be rigorously enforced so that the poor are not exploited and defrauded. Second, government must provide a legal system that allows for the redress of grievances where plaintiffs can bring their case to court for settlement.

A second sphere for governmental action is in the area of misfortune. Many people slip into poverty through no fault of their own. In these cases, government must help to distribute funds. Unfortunately, the track record of government programs is not very impressive. Before the implementation of many of the Great Society programs, the percentage of people living below the poverty level was 13.6 percent. Twenty years later, the percentage was still 13.6 percent.

We need a welfare system that emphasizes work and initiative and does not foster dependency and laziness. One of the things integral to the Old Testament system and missing in our modern system of welfare is a means test. If people have true needs, we should help them. But when they are lazy and have poor work habits, we should admonish them to improve. Our current welfare system perpetuates poverty by failing to distinguish between those who have legitimate needs and those who need to be admonished in their sin.
Poverty and the Church

The church has the potential to offer some unique solutions to poverty. Yet ever since the depression of the 1930s and the rise of the Great Society programs in the 1960s, the church has tended to abdicate its responsibility toward the poor to the government.

A Cooperative Effort

In the Old Testament, there were two means to help the poor. The first was through the gleaning laws listed in Leviticus 19:9-10 and Deuteronomy 24:19-22. As farmers reaped their crops, they would leave the corners of their fields unharvested, and anything that fell to the ground was left for the poor.

The second method used to help the poor was the tithe. In Leviticus 27:30 we find that the tithe provided funds both for the church and for the poor. The funds were distributed by the priests to those who were truly needy.

In the New Testament, the church also had a role in helping to meet the needs of the poor. In 1 Corinthians 16, Paul talks about a collection that was sent from the churches to the Jerusalem believers. We also find many scriptural admonitions calling for Christians to distribute their resources to others compassionately (2 Cor. 9:7; 1 Tim. 5:9-10; 6:18; James 1:27).

These verses concerning the gleaning laws and the tithe seem to indicate that both the government and the church should be involved in helping the poor. Ideally, the church should be in the vanguard of this endeavor. Unfortunately, the church has neglected its responsibility, and government is now heavily involved in poverty relief.

I believe poverty relief should be a cooperative effort between the government and the church. As I noted above, government can provide solutions to exploitation and oppression by passing and enforcing just laws. It can also provide solutions to economic misfortune through various spending programs. But it cannot solve the problems of poverty by addressing injustice and misfortune alone. Poverty is as much a psychological and spiritual problem as it is an economic problem, and it is in this realm that the church can be most effective. Although salvation is not the sole answer, the church is better equipped than the government to meet the psychological and spiritual needs of poverty-stricken people. Most secular social programs do not place much emphasis on these needs and thus miss an important element in the solution to poverty.

Breaking the Cycle of Poverty

As I stated earlier, one of the causes of poverty is the culture of poverty. People are poor because they are poor. An individual who grows up in a culture of poverty is destined for a life of poverty unless something rather dramatic takes place. Poor nutrition, poor education, poor work habits, and poor family relationships can easily condemn an individual to perpetual poverty.

Here is where the church can provide some answers. First, in the area of capital investment, churches should develop a mercies fund to help those in need. Christians should reach out to those in poverty by distributing their own financial resources and by supporting ministries working in this area. Such an outreach provides churches with a mechanism to meet the physical needs of the poor as well as a context to meet their spiritual needs.

A second solution is for Christians to use their gifts and abilities to help those caught in the web of poverty. Doctors can provide health care. Educators can provide literacy and remedial reading
programs. Businesspeople can impart job skills.

This kind of social involvement can also provide opportunities for evangelism. Social action and evangelism often work hand in hand. When we meet people’s needs, we often open up opportunities to reach them for Jesus Christ.

This leads to a third solution. Christian involvement can lead to spiritual conversion. By bringing these people into a relationship with Jesus Christ, we can break the culture of poverty. Second Corinthians 5:17 says that we become new creatures in Jesus Christ. Being born again can improve attitudes and family relationships. It can give new direction and the ability to overcome handicaps and hardships.

A fourth area of Christian involvement is to call people to their biblical task. Proverbs 6:6 says, “Go to the ant, you sluggard, observe her ways and be wise”; we see here that we are to admonish laziness and poor habits that lead to poverty. In the New Testament, Paul reminds the Thessalonians of their church rule: “If a man will not work, he shall not eat” (2 Thess. 3:10). Christians should gently but firmly admonish those whose poverty is the result of poor work habits to begin taking responsibility for their own lives.

The church can help those addicted to alcohol or other drugs to overcome their dependencies. Christians can work to heal broken families. Dealing with these root causes will help solve the poverty problem.

The Christian Lifestyle

What, then, does this biblical view of wealth and poverty have to say about the way Christians should live? A brief survey of Scripture shows godly people living in a variety of different economic situations. For example, Daniel served as secretary of state in pagan administrations and no doubt lived an upper-middle-class lifestyle. Ezekiel lived outside the city in what might have been considered a middle-class lifestyle. And Jeremiah certainly lived a lower-class lifestyle.

Which prophet best honored God with his lifestyle? The question is of course ridiculous. Each man honored God and followed God’s leading in his life. Yet each lived a very different lifestyle.

Christians must reject the tacit assumption implicit in many discussions about economic lifestyle. There is no ideal lifestyle for Christians. One size does not fit all. Instead, we must seek the Lord to discern His will and calling in our lives.

As we do this, there are some biblical principles that will guide us. First, we should acknowledge that God is the Creator of all that we own and use. Whether we are rich or poor, we must acknowledge God’s provision in our lives. We are stewards of the creation; the earth is ultimately the Lord’s (Ps. 24:1).

Second, we should “seek first His kingdom and His righteousness” (Matt. 6:33). We must recognize and avoid the dangers of wealth. Greed is not an exclusive attribute of the rich, nor is covetousness an exclusive attribute of the poor. Christians must guard against the effect of wealth on their spiritual lives. There is nothing wrong with owning possessions. The problem comes when the possessions own us.

Third, Christians must recognize the freedom that comes with simplicity. A simple lifestyle can free us from the dangers of being owned by material possessions. It can also free us for a deeper spiritual life. While simplicity is not an end in itself, it can be a means to a spiritual life of service.
Here are a few suggestions on how to begin living a simple lifestyle. First, eat sensibly and eat less. This includes not only good nutrition, but occasional times for prayer and fasting. Use the time saved for prayer and meditation on God’s word. Use the money saved for world hunger relief.

Second, dress modestly. This not only obeys the biblical injunction of dressing modestly, but avoids the Madison Avenue temptation of having to purchase new wardrobes as styles change. A moderate and modest wardrobe can endure the drastic swings in fashion.

Third, give all the resources you can. This includes both finances and abilities. Wesley’s admonition to earn all you can, save all you can, and give all you can is appropriate here.

Look for opportunities to give the resources God has blessed you with. If God has blessed you with wealth, look for opportunities to give it away prudently. If God has blessed you with great abilities, use them for His glory.

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