

POVERTY

“Remember the poor”

(see also **Church and Society #808**)

Key question

How are Christians to understand and respond to economic poverty?

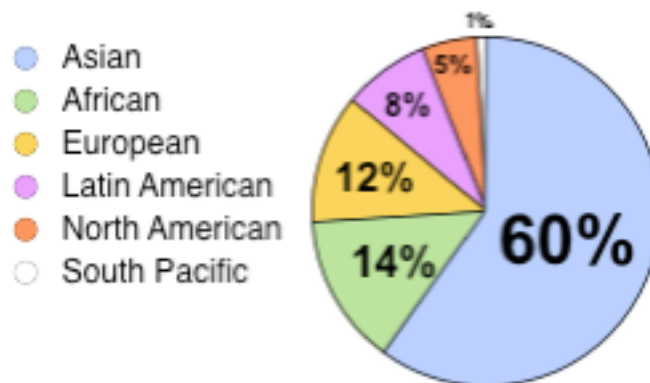
Key text

Ephesians 4:28

“Let him who steals steal no longer; but rather let him labor, performing with his own hands what is good, in order that he may have something to share with him who has need.”

Introduction

“Christianity that does not start with the individual does not start. Christianity that ends with the individual, ends.” Faith is to be personal but not private.



The global village - Out of every 100 people in the world of 6.7 billion:

82% are non-white / 18% white

67% are non-Christian / 33% Christian

51% are male / 49% female

A. Defining poverty

1. World poverty (Total world population = 6.7 billion) 2005 statistics are reflected below.

- 1.3 billion people (about 20% of world) living today on less than a dollar a day.
- Half the world's population lives on two dollars a day, and 800 million people (12% of world) are malnourished in developing countries.

- 1.3 billion people have no clean water.
- Two billion people have no sanitation.
- Two billion have no electricity.
- Almost 1.5 billion people have dangerous outdoor air pollution, and probably 2 to 2.5 billion are exposed to dangerous indoor air pollution or vector (insect)-borne diseases. Many live in areas of civil strife and are vulnerable to natural disasters.

Statistics given by Dr. Robert T. Watson chairman of the Intergovernmental Panel on Climate Change (“IPCC”) and the World Bank’s director for environment.

NOE: There is good data suggesting that these figures are changing in a positive direction according to UNICEF’s [Laurence Chandy, Fellow, Global Economy and Development, Development Assistance and Governance Initiative](#) and [Geoffrey Gertz, Research Analyst](#). “Given the high, sustained economic growth achieved throughout most of the developing world over the last six years, there is reason to believe poverty has declined dramatically since 2005. By combining the most recent national survey data with up to date estimates of private consumption growth for 119 developing countries, we generate global poverty estimates that apply right up to the present day. We estimate that between 2005 and 2010, the total number of poor people around the world fell by nearly half a billion people to under 900 million in 2010. This means that the prime target of the Millennium Development Goals – to halve the rate of global poverty by 2015 from its 1990 level – was probably achieved around three years ago. Whereas it took 25 years to reduce poverty by half a billion people up to 2005, the same feat was likely achieved in the six years between then and now. Poverty reduction of this magnitude is unparalleled in history; never before have so many people been lifted out of poverty over such a brief period of time.

2. **European** countries tend to use **relative** measures of poverty. Households with an income less than 50% or 60% of the national median are “poor.” This has the perverse result that if the country gets richer, the poverty rate can still rise, as long as incomes at the top and in the middle rise faster than those at the bottom.
3. **America**, more sensibly, uses an absolute standard. The “poverty threshold”, created in the mid-1960s, was based on an estimate of how much an adequate diet might cost, multiplied by three. This figure is adjusted for inflation each year, but is otherwise unchanged. So the fact that, according to the Census Bureau, the share of Americans in poverty rose between 1974 and 2004, from 11.2% to 12.7%, ought to be a cause for shame. But it is not, because American poverty statistics are misleading. For one thing, the poor rarely stay that way. In 1996-99, only 2% of Americans were poor every month over the full four-year period. And life appears, by most measures, to have improved. Poor people today live longer, spend longer in education and are more likely to have jobs. Fewer live in substandard houses, more have cars, fridges, boom boxes and other necessities that were luxuries a couple of generations ago. It also must be noted that poverty statistics may be inflated by the fact that they do not include non-cash benefits like food stamps or housing assistance, which in some cases can equal the recorded income on a person or family. It is helpful to also realize that the cost of living is not uniform throughout every region of the country. It may be much easier to live on \$20K per year for a family in rural Wyoming than in Manhattan.

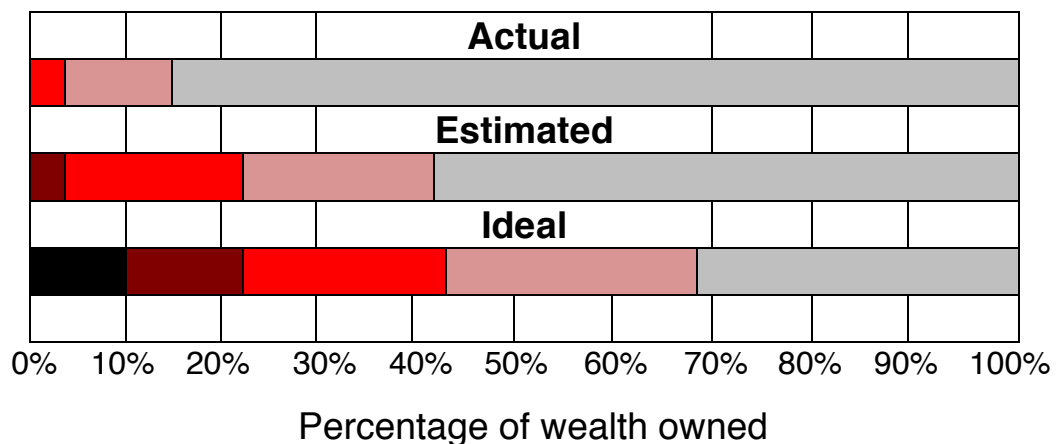
There are two ways of measuring poverty - *absolute* measures (the current U.S. official measure) and *relative* measures (defining poverty as comparative disadvantage). The National Academy of Sciences Panel on Poverty and Family Assistance has recommended a quasi-relative measure. John Iceland's *Poverty in America – a handbook, (second edition)* University of California Press is a helpful source for further information.

4. How, then, are we to account for the apparent rise in poverty? It is partly a matter of definition. Some non-cash benefits, such as food stamps, housing assistance and Medicaid, are excluded from the calculation. And the raw data must be wrong. Nicholas Eberstadt of the American Enterprise Institute, a conservative think-tank, notes that while reported annual income for the poorest fifth of households in 2003 was \$8,201, their reported expenditures were \$18,492. Nobody can explain this vast discrepancy.

5. **Poverty statistics for America** (The figures below are 2007 figures)

Note: The graph below reproduced with permission from Norton & Ariely's article in *Perspectives on Psychological Science*, shows the actual wealth distribution, along with the survey respondents' estimated and ideal distributions, in graphic form.

Bottom 20% Second 20% Middle 20% Second high 20% Top 20%



Note: In the "Actual" line, the bottom two quintiles are not visible because the lowest quintile owns just 0.1% of all wealth, and the second-lowest quintile owns 0.2%. Source: Norton & Ariely, 2010.

- Proportion of Americans living below the **poverty level: 12.5** percent (34.5 million people)
- The average poverty threshold for a **family of four: \$21,203** in annual income
- The average poverty threshold for a family of three: \$16,530 in annual income
- Poverty rate for metropolitan areas: 12.3 percent
- Poverty rate for those living inside **central cities: 18.5** percent
- Poverty rate for those living in the **suburbs: 8.7** percent
- Percentage and number of poor children: 18.9 percent (13.5 million)
- **Children make up 39** percent of the poor and 26 percent of the total population.

- The poverty rate for children is higher than for any other age group.
 - -for children under age 6 living in families with a female householder and no husband present: 54.8 percent
 - -for children under age 6 in married-couple families: 10.1 percent
- Poverty rate for **African Americans: 24.5** percent
- Poverty rate for **Asians and Pacific Islanders: 12.5** percent
- Poverty rate for **Hispanics of any race: 21.5** percent
- Poverty rate for **non-Hispanic whites: 8.2** percent
- Net worth statistics (adjusting for inflation) - 1995 figures.
- The wealth of the top 1% of Americans is greater than that of the bottom 95 percent.
- In 1996, the Census Bureau reported record-level inequality, with the top fifth of U.S. households claiming 48.2 percent of national income while the bottom fifth gets by on 3.6 percent.
- The average net worth of white families (\$18,000 less home equity) is 8 times that of African-Americans and 12 times that of Hispanics.

6. Distribution of Poverty

- **Age:** The official rate of poverty for children aged 0-17 is substantially higher than for other age groups. In 1998 the child poverty rate was 18.9 percent (13.5 million children), a one percent drop from 1997, when it was 19.9 percent. The poverty rate for children under age six was 20.6 percent, statistically unchanged from 1997. The poverty rate for adults aged 18-64 and for seniors aged 65 and over was 10.5 percent. The rate for adults aged 18-64 was down slightly from 10.9 percent in 1997, while the rate for seniors was statistically unchanged.
- **Race:** Blacks and Hispanics suffer higher rates of poverty than whites and Asians. The poverty rate for blacks in 1998 was 26.1 percent, statistically unchanged from the year before. The poverty rate for Hispanics was 25.6 percent, down from 27.1 percent. The rate for Asians and Pacific Islanders was 12.5 percent, down from 14 percent (not a statistically significant change). The poverty rate for non-Hispanic whites was 8.2 percent, down from 8.6 percent. Even though the poverty rate for whites is lower than for other groups, because whites make up the largest share of the population, nearly half of the poor (46 percent) were non-Hispanic whites in 1998.
- **Family Composition:** Marriage tends to be associated with lower rates of poverty. In 1998, the poverty rate for female-headed households with children and no husband present was 29.9 percent. By contrast, the poverty rate for married couples was just 5.3 percent.
- **Region:** Historically, the South has suffered much higher rates of poverty than the rest of the country, but the difference has narrowed in recent years. In 1998 western states suffered the highest rate of poverty (14.0 percent), followed by the South (13.7 percent), the northeast (12.3 percent) and the Midwest (10.3 percent). Geographically, more significant differences can be found between inner cities (18.5 percent) and the suburbs (8.7 percent).

7. Poverty in America is relative and it should be noted that the popular image of “the poor” is sometimes misleading. The following are facts about persons defined as “poor” by the Census Bureau, taken from various government reports: Source *Understanding Poverty*

in America by Robert E. Rector and Kirk A. Johnson, Ph.D.

www.heritage.org/Research/Welfare/bg1713.cfm

- Forty-six percent of all poor households actually own their own homes. The average home owned by persons classified as poor by the Census Bureau is a three-bedroom house with one-and-a-half baths, a garage, and a porch or patio.
- Seventy-six percent of poor households have air-conditioning. By contrast, 30 years ago, only 36 percent of the entire U.S. population enjoyed air-conditioning.
- Only 6 percent of poor households are overcrowded. More than two-thirds have more than two rooms per person.
- The average poor American has more living space than the average individual living in Paris, London, Vienna, Athens, and other cities throughout Europe. (These comparisons are to the average citizens in foreign countries, not to those classified as poor.)
- Nearly three-quarters of poor households own a car; 30 percent own two or more cars.
- Ninety-seven percent of poor households have a color television; over half own two or more color televisions.
- Seventy-eight percent have a VCR or DVD player; 62 percent have cable or satellite TV reception.
- Seventy-three percent own microwave ovens, more than half have a stereo, and a third have an automatic dishwasher.

Note: This is not to suggest that there are not truly needy people in America. There are many families especially single women and children that live in very, very, unfortunate circumstances and are in need of help. But by in large, if you are among the “poor” of the world, you are probably far better off in American than any other place on earth. It also should be noted that *relative* measures of poverty (used by some in America) are significant because those on the lower end of the goods and services “food chain” are often excluded from basics like (transportation, health care, etc.).

8. Poverty in America is closely related to two issues: 1) dropping out of high school, and 2) having children out of wedlock. Source: Blake Bailey, "How Not to Be Poor," Brief Analysis No. 428, January 15, 2003, *National Center for Policy Analysis*.
9. Poverty has three important dimensions
 - a. **The material inequality** – This is the most popular dimension and receives a lot of the attention but from a Biblical perspective is not the only or even the primary concern. We must also note that it is “inequality” with respect to material goods that is most critical in assessing poverty.

Godliness is a means of great gain when it includes contentment (I Tim.6:6). Godliness is linked with contentment not great gain. The occasion for discontentment is the disparity between those who have very little while living in community with others who have very much. The gap between rich and poor creates a perception of need, injustice, powerlessness, etc. It is a well-known fact that economically “poor” communities (say in 3rd world contexts) generally do not see themselves as poor until they are put in direct contact with the wealth of more “developed” groups. A grave concern in the USA today is the growing gap between the relatively rich and the relatively poor, which stimulates discontentment. This discontentment is stimulated

even further by an economic system that exaggerates “needs” as it markets material goods for consumers. This is why the Apostle Paul encourages the churches to work for economic equality (2 Cor.8:13-14) with those who have sharing with those who do not.

- b. **The social** – This is more important than the material aspect of poverty in that it provides the context for hope, courage, and energy that is essential to escape material poverty. At the core of the Biblical ethic as it applies to “the poor” is the concern of social justice. The “poor” are often working and living at a big disadvantage with respect to legal justice, labor rights, and living environments. It is too easy for those with power and wealth to abuse, exploit, manipulate, abuse, or neglect those who are poor and powerless. The heart of God is first and foremost to grant to the poor respect and justice. While giving financial assistance can be a part of this grant, it is not the essence of it.
- c. **The spiritual** – Jesus felt that the poor were blessed in that they could see things about themselves, life, and God that the rich found obstructed by their power and wealth. When a poor person is united by faith with God through Christ, his material circumstances may not change but he becomes a rich man in ways that the world cannot appreciate. It is possible to be materially rich and spiritually poor (Jas.1:9-10). Paul learned to be content in whatever state he found himself – rich or poor materially. Godliness is a means of great gain when it includes contentment (I Tim.6:6). The poor have much to teach the rich about human nature, the heart of God, and the reality of a fallen world.

10. A few general observations

- a. **The inevitability of poverty** – Poverty cannot be totally removed in a free society. As long as people are free to make foolish choices and behave irresponsibly there will be poverty. Those who claim that poverty can be totally eliminated must assume a socialist system where freedom of choice is subjugated to state controls. Such a system may eliminate abject poverty but it tends to discourage the kinds of behavior that promotes personal charity and general economic productivity, not to mention the insult of loss of human freedom of choice.
- b. **Equal opportunity under the law** – All people are not created equal with respect to intelligence, ambition, family background, good fortune, etc. The equal opportunity that a society can insure is that of legal access to the paths of economic upward mobility.
- c. **The advantage of the rich** – It is not difficult to understand that a person with wealth and power has many advantages in getting more wealth and power (exclusive social networks, discretionary resources for risk taking, special education, etc.). On the other hand, those who live from hand to mouth are at a great disadvantage. Because of this, free societies often make adjustments that are intended to encourage the wealthy to be responsible for more than themselves and the poor to be more competitive in a free society (graduated income tax, anti trust laws, etc.).
- d. **Societies have a vested interest in the proper distribution of wealth.**
 - 1. When a society permits radical inequality between the very rich and the very poor, it encourages:
 - a. Social unrest and even rebellion -
 - b. Political corruption – the manipulation of the system by the power of wealth.

- c. Inequality of opportunity – the power that comes with wealth can be misused.
2. When a society uses government to radically redistribute wealth (ie. Socialism or communism) it discourages:
 - a. Incentives to productivity -
 - b. Natural correctives in the efficient use of resources to produce goods and services.
 - c. The general prosperity of a society – Communism and radical socialism have not been very successful or efficient in creating wealth.
 - d. The ethical and efficient working of government.
- e. **Government plays an important but limited role in addressing poverty** – The government can and has done a number of rational things to curb poverty.
1. Create a “safety net” of **welfare services** for the truly disadvantaged. While these services can and often are abused, they are non the less important. The need to care for those who cannot care for themselves and are not cared for by family or local community must be balanced against the potential disincentive (of welfare services) to encourage individuals to work and act responsibly.
 2. Stimulate and sustain a **robust national economy**. When the economy is growing, everyone eventually is affected in a positive way. When the economy is in depression, the poor suffer the most. Most economists recognize that the infusion of investment capital into the work place is vital to growth. The government can encourage this infusion by granting tax incentives to those who might invest in growth.
 3. Stimulate and provide opportunity for **education**. Education is a key to economic progress and can be encouraged by the government in a number of ways (public education, tax vouchers, etc.).
 4. Promote and support the **traditional family and marriage**. The breakdown of the family and marriage has played a powerful role in creating poverty.
 5. Reform the federal tax system so as to remove popular loopholes and simplify the taxing process. Steve Forbes’ **Flat Tax** as an option should be considered. It proposes an across the board 17% tax rate for all individuals and corporations with an exemption of \$46,165 in income for a family of four. Forty two percent of the lowest income families would pay no federal income tax. The free choice (optional) flat tax would eliminate the death tax, the capital gains tax, and the alternative minimum tax. Another proposal is the **Fair Tax**, which is a federal sales tax (replacing an income tax). This tax would encourage economic growth as well as more conservative consumption.

B. The Biblical teaching on poverty.

1. The Creation

- a. The Garden of Eden was characterized by abundance.
- b. Adam and Eve were encouraged to consume and conserve the natural resources.
- c. The implication in Gen.1-2 is that the resources of the earth are given to mankind so that they may have whatever is needed for life, procreation, etc.

2. The Fall

- a. The consequences of the Fall (Adam and Eve's sin) is frustration in man's relationship with the earth and its natural resources.
- b. There is no longer any security that the earth's resources will always be of "easy access."
- c. Nor can it be assumed that mankind will work in harmony to conserve resources and help those in need.
- d. It also can be assumed that some humans will suffer because of selfishness, foolishness, and laziness.

3. The Patriarchs

- a. Gen.14:6 The conquests of war included taking possession of the resources of those conquered.
- b. The land of promise is described as a land flowing with milk and honey (a metaphor for abundance).

4. The Law of Moses

- a. The teaching on social ethics in the Law of Moses is directed to the social community of the Covenant people as distinct from those outside that Covenant community (Deut.15:7 "If there is a poor man with you, one of your brothers," vs.12). **In summary, the emphasis is upon fair treatment of both rich and poor with special care given to protecting the poor realizing that they are vulnerable to abuse.**

- b. **Deut.15:1-18 is a summary of the teaching of the Law on treatment of the poor.**

"¹ At the end of every seven years you must cancel debts. ² This is how it is to be done: Every creditor shall cancel the loan he has made to his fellow Israelite. He shall not require payment from his fellow Israelite or brother, because the LORD's time for canceling debts has been proclaimed. ³ You may require payment from a foreigner, but you must cancel any debt your brother owes you. ⁴ However, there should be no poor among you, for in the land the LORD your God is giving you to possess as your inheritance, he will richly bless you, ⁵ if only you fully obey the LORD your God and are careful to follow all these commands I am giving you today. ⁶ For the LORD your God will bless you as he has promised, and you will lend to many nations but will borrow from none. You will rule over many nations but none will rule over you.

⁷ If there is a poor man among your brothers in any of the towns of the land that the LORD your God is giving you, do not be hardhearted or tightfisted toward your poor brother. ⁸ Rather be openhanded and freely lend him whatever he needs. ⁹ Be careful not to harbor this wicked thought: "The seventh year, the year for canceling debts, is near," so that you do not show ill will toward your needy brother and give him nothing. He may then appeal to the LORD against you, and you will be found guilty of sin. ¹⁰ Give generously to him and do so without a grudging heart; then because of this the LORD your God will bless you in all your work and in everything you put your hand to. ¹¹ There will always be poor people in the land. Therefore I command you to be openhanded toward your brothers and toward the poor and needy in your land.

¹² If a fellow Hebrew, a man or a woman, sells himself to you and serves you six years, in the seventh year you must let him go free. ¹³ And when you release him, do not send him away empty-handed. ¹⁴ Supply him liberally from your flock, your threshing floor and your winepress. Give to him as the LORD your God has blessed you. ¹⁵ Remember that you were slaves in Egypt and the LORD your God redeemed you. That is why I give you this command today.

¹⁶ But if your servant says to you, "I do not want to leave you," because he loves you and

your family and is well off with you, ¹⁷ then take an awl and push it through his ear lobe into the door, and he will become your servant for life. Do the same for your maidservant.

¹⁸ Do not consider it a hardship to set your servant free, because his service to you these six years has been worth twice as much as that of a hired hand. And the LORD your God will bless you in everything you do.”

1. Verses 1-3. The Year of Jubilee – every seventh year, land was to be returned to its original owner and debts forgiven. Lev.25:8-55. This applied to fellow Israelites not to outsiders (vs.3).
 2. Verses 4-6. God promises material blessing for obedience.
 3. Verses 7-10. Israel was to lend and give to the poor joyfully.
 4. Verse 11 The poor would always be present.
 5. Verses 12-18 Slaves who were fellow Israelites were to be treated well and supported when set free by their former owners.
- c. **Ex.30:15** “The rich shall not give more, and the poor shall not give less, than the half shekel, when you give The Lord’s offering to make atonement for yourselves.”
Lev.19:15 “You shall do no injustice in judgment; you shall not be partial to the poor or defer to the great, but in righteousness shall you judge your neighbor.”
1. The heart of the Law is justice.
 2. It is expected that those with wealth and power might get more justice than those without power. It is for this reason the powerful are to protect the powerless without reverse discrimination.
- d. **Deut.26:12** “When you have finished paying the complete tithe of your increase in the third year, the year of tithing, then you shall give it to the Levite, to the stranger, to the orphan and the widow, that they may eat in your towns, and be satisfied.”
1. There were three tithes in Israel. One of them was for the poor every third year.
 2. The need to provide for those who were powerless was written into the fabric of the nation.
- e. **Lev.19:9-10** “Now when you reap the harvest of your land, you shall not reap to the very corners of your field, neither shall you gather the gleanings of your harvest. Nor shall you glean your vineyard, nor shall you gather the fallen fruit of your vineyard; you shall leave them for the needy and for the stranger.”
1. Laws of gleaning were designed to make provision for the needy.
 2. Anyone who occupied the “promised land” with God’s people was to be treated justly.
- f. **SHALOM** – The Biblical concept of “peace” means more than personal inner rest. It has social implications.
1. Shalom is best understood as “harmony of life” or synergism of individual entities in a larger system.
 2. The national motto of the United States of America ‘E Pluribus Unum’ (Unity in Diversity) expresses this concept.
 3. In God’s design the Creation and all social relationships are to function in coordinated, harmonious, interdependence with each other. This means that those who have power and wealth are expected to be sensitive to and care for those who have not been so privileged. It means that those who are not materially privileged are

held in high esteem and expected to be responsible and contribute to the general welfare of all in meaningful ways.

- g. **Special provision for the poor** – Under the Law of Moses there were three special provisions for the poor. These were mandates not options.
1. **Gleaning rights:** Landowners were to allow the poor to take the “leftovers” of the harvest. *“When you reap the harvest of your land, do not reap to the very edges of your field or gather the gleanings of your harvest. Do not go over your vineyard a second time or pick up the grapes that have fallen. Leave them for the poor and the alien. I am the LORD your God.” (Lev.19:9-10, 23:22)*
 2. **The tithe for the poor:** Every third year a special tithe went for the welfare of the needy. *“At the end of every third year you shall bring out all the tithe of your produce in that year, and shall deposit it in your town. The Levite, because he has no portion or inheritance among you, and the alien, the orphan and the widow who are in your town, shall come and eat and be satisfied, in order that the Lord your God may bless you in all the work of your hand which you do. (Deut.14:28-29).*
 3. **The year of Jubilee:** Every 50 years land went back to its original owner and slaves were freed. *“This fiftieth year is sacred—it is a time of freedom and of celebration when everyone will receive back their original property, and slaves will return home to their families.” (Leviticus 25:10).* There is no record of this ever being put into practice but it was on the books as a reflection of God’s heart with respect to the distribution of property.

5. The Wisdom of Proverbs

- a. **The Lord is the maker of both the rich and the poor.**
Proverbs 22:2 “The rich and the poor meet together; The Lord is the maker of them all.”
I Samuel 2:7 “The Lord makes poor and makes rich; He brings low, He also exalts.”
- b. **The lazy or irresponsible poor are not respected.**
Prov.21:17 “He who loves pleasure will be a poor man; he who loves wine and oil will not be rich.” **Prov.20:4** “The sluggard does not plow in the autumn; he will seek at harvest and have nothing.” **Prov.21:25-26** “The desire of the sluggard kills him, for his hands refuse to labor. All day long the wicked covets, but the righteous gives and does not hold back.”
- c. **God identifies with the poor.**
Prov.14:31 “He who oppresses the poor reproaches his Maker, but he who is gracious to the needy honors Him.” **Prov.19:17** “He who is gracious to a poor man lends to the LORD, and He will repay him for his good deed.”
- d. **Showing partiality (injustice) to the rich and powerful (or to the poor) is forbidden.**
Prov.29:7 “The righteous is concerned for the rights of the poor; the wicked does not understand such concern.” **Prov.14:31** “He who oppresses a poor man insults his Maker, but he who is kind to the needy honors Him.”
- e. **Giving to the truly needy among God’s people is important.**
Prov.31:8ff [Commandment to kings.] “Open your mouth for the dumb, for the rights of all the unfortunate. Open your mouth, judge righteously, and defend the rights of the afflicted and needy.”
- f. **God’s blessing is on those who serve the poor**

- **Sharing with the poor brings a blessing. Prov.22:9** “He who is generous will be blessed, for he gives some of his food to the poor.”
- **To know God is to stand up for the needy. Prov.19:17** “He who is gracious to a poor man lends to the LORD, and He will repay him for his good deed.”

g. **Why do some prosper while others do not?**

1. Obedience to God tends to bring prosperity. Prov.3:1-2, 9-10; 10:22; 8:18,20-21; 17:21; 22:4-5
2. Working hard and wise tends to bring prosperity. Prov.2:11,14; 10:4; 13:4,11; 14:23; 18:19; 21:5; 27:23-27
4. Some become rich by unrighteous means. Prov.13:11; 17:8,23; 28:8
5. Laziness tends to produce poverty. Prov.10:4; 20:4,13; 21:25-26; 24:33-34
6. Oppression of the poor can result in material failure. Prov.11:24-25; 28:19,22;

6. The Prophets of the Old Testament

a. **Defending the rights of those who are not in power is important.**

Jer.22:16 “Did not your father eat and drink, and do justice and righteousness? Then it was well with him. He pled the cause of the afflicted and needy; then it was well. Is that not what it means to know Me?” declares the LORD.” **Jer.5:28f** “[The wicked] ‘do not plead the cause, the cause of the orphan, that they may prosper; and they do not defend the rights of the poor. Shall I not punish these people?’ declares the LORD. ‘On such a nation as this, shall I not avenge myself?’”

b. **Exploiting the poor is forbidden.**

Ezek.22:29,31 “The people of the land have practiced oppression and committed robbery, and they have wronged the poor and needy and have oppressed the sojourner without justice... Thus I have poured out My indignation on them; I have consumed them with the fire of My wrath; their way I have brought upon their heads,” declares the Lord GOD.” **Is.10:1-3** “Woe to those who enact evil statutes, and to those who continually record unjust decisions, so as to deprive the needy of justice, and rob the poor of My people of their rights... Now what will you do in the day of punishment, and in the devastation which will come from afar?” **Ezek.16:49ff** “Behold, this was the guilt of your sister Sodom: she and her daughters had arrogance, abundant food, and careless ease, but she did not help the poor and needy. Thus they were haughty and committed abominations before Me. Therefore I removed them when I saw it.”

c. **God will punish those who do not care for the poor.**

Amos

Isa.1:21-26

Isa.10:1-4

Micah 2:2, 3:12

Jer.5:26-29; 34:3-17

d. **God is on the side of the poor.**

Ps.140:12. I know that the LORD will maintain the cause of the afflicted, and justice for the poor.

Isa.25:4. For You have been a defense for the helpless, a defense for the needy in his distress.

Ps.10:14. The unfortunate commits himself to You; You have been the helper of the orphan... O LORD, You have heard the desire of the humble; You will strengthen their heart, You will incline Your ear to vindicate the orphan and the oppressed.

Isa.41:17. The afflicted and needy are seeking water, but there is none, and their tongue is parched with thirst. I, the LORD, will answer them Myself, as the God of Israel I will not forsake them.

Is.58:6-7 “Is this not the fast which I choose, to loosen the bonds of wickedness, to undo the bands of the yoke, and to let the oppressed go free, and break every yoke? Is it not to divide your bread with the hungry, and bring the homeless poor into the house; when you see the naked, to cover him, and not to hide yourself from your own flesh?”

Jer.22:3 “Do justice and righteousness, and deliver the one who has been robbed from the power of his oppressor. Also do not mistreat or do violence to the stranger, the orphan, or the widow; and do not shed innocent blood in this place.”

Amos 5:11 “Therefore, because you impose heavy rent on the poor and exact a tribute of grain from them, though you have build houses of well hewn stone, yet you will not live in them. You have planted pleasant vineyards, yet you will not drink their wine.”

e. **Social justice is a part of what is required to occupy the land.**

Jer.7:5-7 “For, if you truly amend your ways and your deeds, if you truly practice justice between a man and his neighbor, if you do not oppress the alien, the orphan, and the widow, and do not shed innocent blood in this place, nor walk after other gods to your own ruin, then I will let you dwell in this place, in the land that I gave to your fathers forever and ever.”

f. **Structural injustice is particularly evil.**

Isa.10 “¹Woe to those who make unjust laws, to those who issue oppressive decrees, ²to deprive the poor of their rights and withhold justice from the oppressed of my people, making widows their prey and robbing the fatherless. ³What will you do on the day of reckoning, when disaster comes from afar? To whom will you run for help? Where will you leave your riches? ⁴Nothing will remain but to cringe among the captives or fall among the slain. Yet for all this, his anger is not turned away, his hand is still upraised.”

7. The ministry of Jesus

a. Contrary to popular opinion, Jesus did not center his ethical teaching on care for the poor although it was one of many issues that received attention.

b. **Matt.2:31-46 is the most familiar passage in the Gospels addressing the care of the poor.**

“When the Son of Man comes in his glory, and all the angels with Him, then He will sit on His glorious throne. And all the nations will be gathered before Him, and He will separate them from one another, as the shepherd separates the sheep from the goats; He will put the sheep on His right, and the goats on His left.

Then the King will say to those on His right, ‘Come, you who are blessed of My Father, inherit the kingdom prepared for you from the foundation of the world. For I was hungry, and you gave Me something to eat; I was thirsty, and you gave Me drink; I was a stranger, and you invited Me in; naked, and you clothed Me; I was sick, and you visited Me; I was in prison, and you came to Me.’

Then the righteous will answer Him, saying, ‘Lord, when did we see You hungry, and feed You, or thirsty, and give You drink? And when did we see You a stranger, and

invite you in, or naked, and clothe You? And when did we see You sick, or in prison, and come to You?’

And the King will answer and say to them, ‘Truly I say to you, to the extent that you did it to one of these brothers of Mine, even the least of them, you did it to Me.’

Then He will also say to those on His left, ‘Depart from Me, accursed ones, into the eternal fire which has been prepared for the devil and his angels; for I was hungry, and you gave Me nothing to eat; I was thirsty, and you gave Me nothing to drink; I was a stranger, and you did not invite Me in; naked, and you did not clothe Me; sick, and in prison, and you did not visit Me.’

Then they themselves will also answer, saying, ‘Lord, when did we see You hungry, or thirsty, or naked, or sick, or in prison, and did not take care of You?’

Then He will answer them, saying, ‘Truly I say to you, to the extent that you did not do it to one of the least of these, you did not do it to Me.’ And these will go away into eternal punishment, but the righteous into eternal life.”

1. The teaching of Jesus on social ethics reflects the spirit of the Old Covenant and is directed to the social community of the Covenant people as distinct from those outside that Covenant community. When Jesus speaks of “brothers of mine” vs.40 he is speaking of the people of the covenant. “Brothers” is never used by Jesus to refer to the general population.
 2. The use of this text as a mandate for Christian support of a welfare system in the U.S. is not obvious and is questionable. Such an interpretation needs to nuance the text carefully.
 3. The issue with respect to the judgment of the Gentile nations will be their treatment of the poor within Israel. Some believe that this teaching is a mandate for U.S. support of the state of Israel today. The fact that the present Jewish occupation of Palestine (1948) may not be the promised restoration of the Prophets (see Deut.30) makes such an interpretation questionable.
- c. **Matt.26:6-13** records an incident in Jesus’ life where a woman anoints Jesus with expensive perfume and is rebuked by the disciples for the waste when it could have been used for the poor.
1. Jesus reminds the disciples (vs.11) “For the poor you have with you always”.
 2. Jesus seems to put a person’s recognition of God’s work in Christ (as an atonement for sin) ahead of care for the poor.
 3. It is not Jesus’ lack of concern for the poor that is highlighted but the insincerity of the disciple’s concerns for the poor (Jn.12:4-6).
- d. **Matt.11:5** “The blind receive sight and the lame walk, the lepers are cleansed and the deaf hear, and the dead are raised up and the poor have the gospel preached to them.”
1. One of the characteristics of the Messiah was to be the proclamation of hope to the poor.
 2. The nature of this hope is not specified but as the Gospel is presented it becomes clear that it is centered in its spiritual benefits (not material goods).
 3. **Luke 4:16-21** “And He came to Nazareth, where He had been brought up; and as was His custom, He entered the synagogue on the Sabbath, and stood up to read... “The Spirit of the LORD is upon Me, because He appointed Me to preach the gospel to the poor. He has sent Me to proclaim release to the captives, and recovery of sight to the

blind, to set free those who are downtrodden, to proclaim the favorable year of the LORD... Today this Scripture has been fulfilled in your hearing.”

Luke 12:33 “Sell your possessions and give to charity; make yourselves purses which do not wear out, an unfailing treasure in heaven, where no thief comes near, nor moth destroys.”

Luke 3:11 “And [John the Baptist] would answer and say to them, “Let the man with two tunics share with him who has none, and let him who has food do likewise.”

- e. **Matt.5:3** “blessed are the poor in spirit for theirs is the kingdom of heaven.”
 - 1. Luke 6:20 “in spirit” is not mentioned.
 - 2. The poor in spirit and in body were the most responsive to the Gospel. I Cor.1:26-31
 - 3. **James 2:5** “Did not God choose the poor of this world to be rich in faith and heirs of the kingdom which He promised to those who love Him?” (See also Luke 4:18-19; 7:41-43; 14:12-24; 17:19-26; Matt.20:1-15)
 - 4. **Riches are a barrier to entering and living in God’s Kingdom.** (Matt.6:19-24; 19:16-24; Mk.4:18-19; Luke 12:13-21; 16:14-15)
- f. **Matt. 5:42** “Give to him who asks of you, and do not turn away from him who wants to borrow from you.”
 - 1. This teaching mirrors the teaching of the Law in Deut.15:7-10.
 - 2. The attention is focused on the giver not the receiver.
- g. **Matt.19:21** “If you wish to be complete, go and sell your possessions and give to the poor, and you shall have treasure in heaven, and come, follow Me.”
 - 1. This passage is more about the Rich Young Ruler than it is about the poor.
 - 2. Caring for the weak and poor was expected of those who had wealth and power.
- h. **Mark 12:41-44** records a story of a poor widow who made a sacrificial gift.
 - 1. The issue focuses on the sacrificial gift (because of her poverty) not on the poverty itself.
 - 2. The materially poor are often spiritually rich.
- i. **Luke 14:12-14** records Jesus’ exhortation to his disciples to be hospitable from a pure heart.
 - 1. This passage is not about the poor so much as about the heart of the disciples.
 - 2. Hospitality from a pure heart was central to the Law.
- j. **Luke 19:1-10** records the story of Zaccheus, the rich tax collector who repents.
 - 1. His repentance includes giving half of what he has to the poor.
 - 2. It also includes his restoring to those he had cheated.
- k. **Luke 16:19-25** “Now there was a certain rich man, and he habitually dressed in purple and fine linen, gaily living in splendor every day. And a certain poor man named Lazarus was laid at his gate, covered with sores, and longing to be fed with the crumbs which fell from the rich man’s table; besides, even the dogs would come and lick his sores.

Now it came about that the poor man died and he was carried away by the angels to Abraham’s bosom; and the rich man also died and was buried. And in Hades, being in torment, he lifted up his eyes, and saw Abraham far away, and Lazarus in his bosom.

And he cried out and said, ‘Father Abraham, have mercy on me, and send Lazarus, that he may dip the tip of his finger in water and cool off my tongue; for I am in agony in this flame.’

But Abraham said, ‘Child, remember that during your life you received your good things, and likewise Lazarus bad things; but now he is being comforted here, and you are in agony...’”

1. Those who find their security in material riches in this life and are not spiritually rich (treating others justly) will not find comfort from God.
2. Again, the issue in this text is not ministry to the poor but the deceitfulness of wealth.
3. **Luke 6:24** “But woe to you who are rich, for you are receiving your comfort in full.”

Note that at the core of Jesus’ teaching is a concern for idolatry. He seems more concerned about what riches can do TO those who hold on to them as to how they might help the poor.

8. **The Apostles’ teaching.**

- a. **Jas.5:1-6 makes it clear that care of the poor was an important issue.** “Come now, you rich, weep and howl for your miseries which are coming upon you. Your riches have rotted and your garments have become moth-eaten. ...Behold, the pay of the laborers who mowed your fields, and with you have withheld, cries out against you; and the outcry of the harvesters has reached the ears of the Lord of Sabbath. You have lived luxuriously on the earth and led a life of wanton pleasure; you have fattened your hearts in a day of slaughter.”
 1. James is not suggesting that riches are evil or that all who are rich are abusive but he is sensitive to the effect of power on the lives of those who do not have it.
 2. **Other passages promote sensitivity to the poor. Jas.2:1-5** “My brethren, show no partiality as you hold the faith of our Lord Jesus Christ, the Lord of glory. For if a man with gold rings and in fine clothing comes into your assembly, and a poor man in shabby clothing also comes in, and you pay attention to the one who wears the fine clothing and say, "Have a seat here, please," while you say to the poor man, "Stand there," or, "Sit at my feet," have you not made distinctions among yourselves, and become judges with evil thoughts? Listen, my beloved brethren. Has not God chosen those who are poor in the world to be rich in faith and heirs of the kingdom which He has promised to those who love Him?”
- b. **James 5:7-11 makes it clear that both the rich and the poor are called to make spiritual wealth a priority.** “⁷ Be patient, therefore, brethren, until the coming of the Lord. Behold, the farmer waits for the precious produce of the soil, being patient about it, until it gets the early and late rains. ⁸ You too be patient; strengthen your hearts, for the coming of the Lord is at hand. ⁹ Do not complain, brethren, against one another, that you yourselves may not be judged; behold, the Judge is standing right at the door. ¹⁰ As an example, brethren, of suffering and patience, take the prophets who spoke in the name of the Lord. ¹¹ Behold, we count those blessed who endured. You have heard of the endurance of Job and have seen the outcome of the Lord's dealings, that the Lord is full of compassion and {is} merciful.”
- c. **Members of the Church are to care for one another. I Cor.12:21-26** “²¹ And the eye cannot say to the hand, "I have no need of you"; or again the head to the feet, "I have no need of you." ²² On the contrary, it is much truer that the members of the body which seem to be weaker are necessary; ²³ and those {members} of the body,

which we deem less honorable, on these we bestow more abundant honor, and our unseemly {members come to} have more abundant seemliness, ²⁴ whereas our seemly {members} have no need {of it.} But God has {so} composed the body, giving more abundant honor to that {member} which lacked, ²⁵ that there should be no division in the body, but {that} the members should have the same care for one another. ²⁶ And if one member suffers, all the members suffer with it; if {one} member is honored, all the members rejoice with it.”

Rom.12:16-17 “¹⁶ Be of the same mind toward one another; do not be haughty in mind, but associate with the lowly. Do not be wise in your own estimation. ¹⁷ Never pay back evil for evil to anyone. Respect what is right in the sight of all men.”

d. **Personal responsibility for one’s impoverished condition is important. II**

Thess.3:7-12 “For you yourselves know how you ought to imitate us; we were not idle when we were with you, we did not eat any one’s bread without paying, but with toil and labor we worked night and day, that we might not burden any of you. It was not because we have not that right, but to give you in our conduct an example to imitate. For even when we were with you, we gave you this command: If any one will not work, let him not eat. For we hear that some of you are living in idleness, mere busybodies, not doing any work. Now such persons we command and exhort in the Lord Jesus Christ to do their work in quietness and to earn their own living.”

e. **Jesus became poor for us. II Cor.8:9** “For you know the grace of our Lord Jesus Christ, that though He was rich, yet for your sake He became poor, that you through His poverty might become rich.”

f. **The effect of material things on those who have them is as much an issue as its effect on those who need them. I Tim. 6:10** “For the love of money is a root of all sorts of evil, and some by longing for it have wandered away from the faith, and pierced themselves with many a pang.”

g. **Giving is to come from a free will and cheerful heart. II Cor.9:7** “Let each one do just as he has purposed in his heart; not grudgingly or under compulsion; for God loves a cheerful giver.”

h. **Christians are to do good to all people. Gal.6:10** “While we have opportunity, let us do good to all men, and especially to those who are of the household of the faith.”

i. **Care for the poor was given special attention. Gal.2:10** “They only asked us to remember the poor – the very thing I also was eager to do.”

9. **The practice of the early church**

a. **The early church showed generosity in sharing resources with those in need within the church. Acts 2:44** “All those who had believed were together, and had all things in common; and they began to sell their property and possessions, and share them with all, as anyone might have need.”

1. It should be noted that this pattern was not socialism in that the giving was the free act of each individual (not the law of the state).

2. It also should be noted that this experience was not universal in every church although the spirit motivating it was consistent with the Spirit of Christ.

3. **Acts 4:32-35** “And the congregation of those who believed were of one heart and soul; and not one of them claimed that anything belonging to him was his own, but all things were common property to them. And with great power the apostles were giving witness to the resurrection of the Lord Jesus, and abundant grace was upon them all.

For there was not a needy person among them, for all who were owners of land or houses would sell them and bring the proceeds of the sales and lay them at the apostles' feet; and they would be distributed to each, as any had need."

- b. **Congregations took offerings to help other churches in crisis. Acts 11:28-30** "28 And one of them named Agabus stood up and began to indicate by the Spirit that there would certainly be a great famine all over the world. And this took place in the reign of Claudius. 29 And in the proportion that any of the disciples had means, each of them determined to send a contribution for the relief of the brethren living in Judea. 30 And this they did, sending it in charge of Barnabas and Saul to the elders." (See also **II Cor.8:1-15**). **Rom.15:26** "For Macedonia and Achaia have been pleased to make a contribution for the poor among the saints in Jerusalem."
1. We note that giving was proportional to "the means" of each disciple.
 2. We also note that the offering was for the "saints in Jerusalem." This is not to say that the Christian should not be sensitive to the needs in the world at large but that caring starts within the family of God.

C. Principles of Biblical ethical teaching on wealth and poverty.

The following summary seems to capture much of the Biblical emphasis. Source - Harold S. Martin (Brethren Revival Fellowship brfwitness.org)

- 1) *In the teachings of Jesus, all temporal concerns fade into the background when compared to the eternal issues of life, death, judgment, and salvation.* We are to seek first the kingdom of God and His righteousness (Matthew 6:33). While alleviating poverty is a valid concern, the primary emphasis for the church is to be on spiritual nurture.
- 2) *Since the Fall (Genesis 3), all institutions are flawed, and can never of themselves bring society to some state of utopian perfection.* Significant social and economic reforms from time to time are possible and desirable, but in an imperfect world, even the best system will be imperfect.
- 3) *God warns against granting special favors to the rich and powerful, and also prohibits giving special treatment to the poor.* Leviticus 19:15 "Do not pervert justice; do not show partiality to the poor or favoritism to the great, but judge your neighbor fairly" (NIV). God is concerned about the needs of the poor, but is by no means partial to the poor (Exodus 23:3).
- 4) *The term, "profit" is not the six-letter obscenity it is often pictured to be, but is an important cog in the free-market system.* In the parable of the talents (Matthew 25:14-30), the servants are not expected to give all their resources to the poor, but are to manage and invest their assets for the master's profit. Fallen human beings will not produce well, over a long period of time, unless they and their families profit by the work. The person who is motivated by his own valid self-interest, will work hard and produce more, and thus benefit all society. The experience of modern Asian states such as Singapore and Hong Kong demonstrates that determined and energetic people can overcome the condition of poverty. The September 1, 1997 issue of Time magazine tells of Yoweri Museveni's revival of free enterprise in Uganda, and the benefits, which are being reaped. It is true that if legitimate desire for self-gain turns into unbridled lust for more - than we have capitalism at its worst - and there are some signs of such greed in Western nations. On the other hand, it might be said that the single most important factor in reversing the cycle of world poverty is the

promotion of political and economic freedom. History has demonstrated that when people have the freedom and means to help themselves, they produce impressive results.

- 5) *There are several causes of poverty mentioned in the Scriptures, and various causes require differing reactions from the Lord's followers.* One cause is **slothfulness** (Proverbs 19:15). Such persons need to know that others are not obligated to subsidize laziness (II Thessalonians 3:10). Another cause of poverty is **calamity** (Job 1:6--2:10). To such victims, we are to show compassion and genuine charity. Some poverty is caused by **exploitation**, when social and political institutions favor the rich and leave the poor without advocacy. That kind of oppression provokes God and He hears the moans of the people (James 5:4). Persons who exploit others need to get converted and live by God's moral laws.
- 6) *The Bible calls for personal, concrete action in behalf of the poor. The biblical pattern calls for action by families and individuals. Structuring state machinery to transfer funds is not a part of the church's agenda in the New Testament.* The Scriptural pattern for helping the destitute calls for supporting (Exodus 22:22; I Timothy 5:4-8; I Timothy 5:16), giving (Galatians 6:10; I Timothy 6:18), and working (II Thessalonians 3:12; Ephesians 4:28). If the Christian church were to universally apply these provisions today, many of the social welfare programs would be unnecessary. We can learn a great deal from the Mormons, the Amish, and other similar groups. *(Because we live in a nation that is schooled by Biblical values, and because the church has not been as effective as it should have been, we have a growing welfare industry that provides something of a safety net for those who fail to succeed in free enterprise capitalism).*

Some of the major sources of poverty and hunger are the following:

- 1) *Widespread delusions of pagan religions.* Some Eastern religions teach reincarnation, with the possibility of recasting humans in the future into some lower forms of life-- perhaps as bugs or monkeys or rats. Thus, while rats destroy half as much foodstuff as people eat in India, yet the inhabitants may not kill the rats lest they murder some person who has been reincarnated as a rat. The plight in some countries is due largely to the non-Christian religions that shackle the people. The best hope for such people is the Gospel of Christ, which brings enlightenment and dispels superstition.
- 2) *Mismanagement by Third-World governments.* One major cause of low production in the poor countries is government intervention in the marketing and pricing of farm products. When large amounts of surplus grains, for example, are given to poor countries, the prices are depressed for the products of the local farmers (in the poor countries), and so the farmers cut back production - when in fact, they should be growing more food. This makes it more difficult for the developing nations to find a permanent remedy for their hunger problems. Many of the world's poor are not so much the victims of prosperous America, as they are of mismanagement and exploitation by their own governments.
- 3) *Nonproductive use of the natural resources.* There is a tremendous waste of food in the United States. Millions of gallons of milk are thrown away monthly from school lunchrooms. Multiplied acres of ground are used for the production of tobacco - land, which could be used for producing foods, which would provide protein for multitudes of people.

- 4) *Personal irresponsibility and foolishness.* If we want to maintain a free society where individuals are given the liberty to make their own decisions about matters affecting their temporal welfare, then we will have to live with the results. Not everyone who is poor is foolish or irresponsible but some are and for them poverty can be a source of Godly discipline teaching them to make changes in life.

Rich Christians in an Age of Hunger

by Ronald J. Sider IV Press

This book has become a classic in many evangelical circles. First published in 1977, it was revised for IV Press in 1984. Another volume was written in response by evangelical David Chilton under the title “**Productive Christians in an age of Guilt-manipulators.**” As you might detect, both books were controversial if not inflammatory. Sider concludes with three exhortations. 1) Live more simply. 2) Model (through the church) how the world should treat the poor and powerless. 2) Work to revise the structures of secular societies. While these suggestions seem sound they can be misunderstood. For example, a call to simple living is sound in that it puts us closer to and more able to understand those who live with little. But it does not necessarily contribute to the needs of the poor unless you assume (wrongly) that the resource pie is divided so that as one group consumes, others by necessity go without. There is a tendency for Sider to be too pessimistic and critical of capitalism, suggesting that a more socialistic system is needed. Chilton’s book presents an equally controversial approach from a perspective that calls for a return to Biblical moral Law as an alternative to a “socialistic” state. Most Christians do not see the Old Testament social laws as appropriate for modern cultures.

Neither Poverty nor Riches (A biblical theology of possessions)

by Craig L. Blomberg IV Press

This book is an excellent, comprehensive study of wealth and poverty in the Bible from a sound evangelical scholar. Blomberg concludes “The New Testament does not for the most part directly encourage structural change to remedy structural evil.” He suggests five summary principles and challenges. 1) Wealth is an inherent good therefore Christians should seek to gain it. 2) Wealth is seductive therefore Christians should discipline themselves to give away what they do not need. 3) Stewardship is a sign of redemptive life, therefore Christians should desire to give generously. 4) Certain extremes of wealth and poverty are inherently intolerable suggesting that those of us who have wealth should be actively using our resources to help those who are in extreme need. 5) The Kingdom of God addresses a holistic view of salvation suggesting that we should address the needs of both body and soul in reaching out to the world.

Beliefs About Wealth and Poverty

by Eric Brubaker

The subject of wealth and poverty is certainly not new to our age. Many people down through the centuries have wrestled with the apparent inequities of life. The question has often been asked, "Why are some people blessed with wealth, while others cursed with poverty?" The life of the poor is one of hardship and toil. They must rise early and work late simply to earn their daily bread. They do not concern themselves with investments and asset management, but rather with acquiring the necessities of life. They do not see themselves as having unlimited resources of time, talent and opportunity, but often see themselves as being stuck in their poverty. Sometimes they may see this as fate or chance but rarely do they see it as a divine

blessing. They may feel trapped in their poverty because the wealthy will not allow them to rise above it. As a result there has often been the problem of envy and strife, where the poor lust after the wealth and status of the rich and yet hate them for it.

The life of the wealthy on the other hand is quite a different matter. Theirs is a life of apparent ease and luxury. They have all the necessities of life and much more. They do not struggle with earning their daily bread, they worry about how to protect their assets. They do not work for money, they work with money. The often heard cry against the rich is that they have become so by exploiting the poor. As we stand back to observe the conditions of both groups, there seems to be something very wrong, very unjust and very unfair about such a difference in economic levels. A person might be tempted to ask, "How can such inequality be tolerated?"

Through the years, various systems of government have been implemented to try to alleviate these economic problems. In India a caste system has been established. In such a system, society is broken down into distinct strata based on differences of wealth, inherited rank or privilege, or profession. It is very difficult to move from one strata to the next, and a person will often remain in the caste into which he was born. Here the poor stay poor and the rich stay rich. Another attempt to try to correct the problem has been socialism. Socialism is an attempt to put everyone on an equal playing field where private enterprise is replaced with the production of goods and services by the state. In this theory of government, there is a collective ownership of property and therefore all people theoretically have an equal say in its allocation. This is an attempt to create a "classless" society where everyone is on equal footing. While this theory sounds good it does not take into account the human drive toward greed and the desire to get ahead. For socialism to work, all its members must cooperate with its guidelines.

In the United States we have maintained a capitalist economy, but have used government as a means of taking from the majority, through taxes, and redistributing money to the minority through welfare. The problem here is that the criteria for receiving this social welfare may not be as stringent as it could be. The result is that there are some who benefit from the program who do not need it. It has also been argued that such a welfare program has stymied the incentive for many to provide for their own families. It is much easier to receive from the government, and at times more profitable, than to earn one's own bread.

All of these are systems or facets of government that have been implemented to try to deal with the wealth and poverty of its citizens, but none has succeeded in eliminating the problem. Wherever one goes there are always rich and there are always poor. And so no matter what system of economy is operating where we live, there are some biblical truths that speak quite plainly to the subject.

Biblical Examples of Wealth and Poverty

The Bible does not teach that all wealthy people are blessed of God nor that all poor people are cursed by God. Neither does it teach that rich people will go to hell and poor people to heaven. There are Biblical examples of godly people in both categories.

Job was a man of great wealth. Scripture states that, "this man was the greatest of all the people of the East" (Job 1:3b/NKJV and so throughout). Although Satan accused God of buying Job's religious devotion, he proved himself through the trials that would follow. As the account unfolds, we find that his faith was genuine irrespective of his economic status. The patriarchs are good examples of saints who were also wealthy. When Abram was in Egypt he acquired "sheep, oxen, male donkeys, male and female servants, female donkeys and camels" (Genesis 12:16). Genesis 13:2 states that, "Abram was very rich in livestock, in silver, and in gold." Although his wealth was great, his faith was greater. In the eleventh chapter of Hebrews, eight verses are dedicated to recounting Abraham's strong faith.

Lazarus was a man of extreme poverty but great faith. He was a beggar full of sores who was laid at the gate of a rich man “desiring to be fed with the crumbs which fell from the rich man’s table. Moreover the dogs came and licked his sores” (Luke 16:21). But on the other side of death the scene was reversed and the rich man was now found begging from Hades and Lazarus was in Abraham’s bosom, a place of bliss. The point here is not that wealthy people go to hell and poor people go to heaven. Lazarus was a man of faith and the rich man was not. Each got his just reward.

Christ Himself was not a man of great means. He grew up in humble circumstances working as a carpenter (Mark 6:3) and was not afraid to tell others about His life of hardship. He said, “Foxes have holes and birds of the air have nests, but the Son of Man has nowhere to lay his head” (Matthew 8:20). During His ministry He and His disciples were supported by women followers (Luke 8:3), and He needed to work a miracle in order to pay the temple tax (Matthew 17:24-27). He was certainly not one given to riches.

Biblical Teaching About Wealth

1. **Wealth can be a result of obedience** -- In Deuteronomy 27-30, where God’s covenant with Israel was being ratified, He pronounced a series of blessings on them if they would be obedient to Him. Some of these blessings were, “The Lord will open to you His good treasure, the heavens, to give the rain to your land in its season, and to bless all the work of your hand. You shall lend to many nations, but you shall not borrow. And the Lord will make you the head and not the tail; you shall be above only, and not beneath, if you heed the commandments of the Lord your God, which I command you today, and are careful to observe them” (Deuteronomy 8:12-13). God specifically promised financial blessings if His people would obey. But this does not mean that all wealth is a blessing for obedience.
2. **God gives the ability to get wealth** -- Because many of us are physically and mentally capable of earning a living, we may be drawn to think that our abilities, diligence, and hard work have gotten us wealth. While we must not undermine human effort in the equation of wealth, we must always remember that God gives us the abilities we have to earn a living (Deuteronomy 8:18). The picture of someone in a wheelchair or a hospital bed should be a reminder that God is in control of our abilities and inabilities.
3. **Not all wealth is obtained in a godly way** -- There are good ways and bad ways of gaining wealth. We are commanded to observe the ant (Proverbs 6:6) and imitate its diligence (cf. Proverbs 10:4; 12:24; 21:5). We are commanded to use accuracy and honesty in our business dealings (Proverbs 11:1; 20:10,23; Leviticus 19:36), and to speak truthfully about our goods and services (Proverbs 21:6). Scripture promises that “all hard work brings a profit” (Proverbs 14:23/NIV), so that we can be assured that if we put forth an honest effort we will be rewarded. But those who lie and cheat just to gain a little bit more are building their financial future on shaky ground. The prophet Amos realized this dishonesty in his fellow countrymen, noticing how they were “skimping the measure, boosting the price and cheating with dishonest scales, buying the poor with silver and the needy for a pair of sandals, selling even the sweepings with the wheat” (Amos 8:5b-6/NIV). Therefore, he said, The Lord has sworn by the Pride of Jacob: “I will never forget anything they have done” (Amos 8:7/NIV).
4. **The wealthy are to show consideration to the poor** -- I have heard of some people who thought that the Golden Rule was, “He who has all the gold makes all the rules.” Sometimes it seems that the wealthy make the rules, but the true Golden Rule is found in

Matthew 7:12, “Whatever you want men to do to you, do also to them.” This principle lies at the heart of the way we are to treat others. The wealthy are to put themselves in the shoes of the poor and treat them as they would want to be treated. Deuteronomy 15:7-8 states, “If there is among you a poor man of your brethren, within any of the gates in your land which the Lord your God is giving you, you shall not harden your heart nor shut your hand from your poor brother, but you shall open your hand wide to him and willingly lend him sufficient for his need, whatever he needs.” Job was one who was extremely concerned about the needs of others around him and he did all he could to help them (Job 31:16-32).

5. **Wealth is dangerous to faith** -- When a person grows wealthy, even when he has done so by legitimate means, there is a tendency to forget God. He warned the children of Israel about this when they were preparing to enter the land of Canaan: “Beware that you do not forget the Lord your God by not keeping His commandments, His judgments, and His statutes which I command you today, lest when you have eaten and are full, and have built beautiful houses and dwell in them; and when you and your flocks multiply, and your silver and your gold are multiplied, and all that you have is multiplied...then you say in your heart, ‘My power and the might of my hand have gained me this wealth’” (Deuteronomy 8:11-13,17). Wealth has a way of making us numb to the things of God and other people. Power, prestige and influence are often associated with wealth, but according to Christ, these things are to be renounced for the sake of the kingdom (Matthew 20:25-28).

Jesus also stated that wealth will choke out the Word and make it unfruitful. Although the Word of God may have been sown in a person's heart and have taken root, ‘the cares of this world, the deceitfulness of riches, and desires for other things entering in choke the word, and it becomes unfruitful’ (Mark 4:19). In fact Jesus said, “It is hard for a rich man to enter the kingdom of heaven. And again I say to you, it is easier for a camel to go through the eye of a needle than for a rich man to enter the kingdom of God” (Matthew 19:23-24). This seems like a very strange phenomenon. On the one hand wealth can be a blessing from God for obedience. But on the other hand it can keep a person from entering the kingdom. Jesus magnified the dangers of wealth when He said, “Woe to you who are rich, for you have received your consolation. Woe to you who are full, for you shall hunger” (Luke 6:24-25a). Therefore, wealth can be both a blessing and a curse.

It should also be noted that not only do riches make it difficult to enter the kingdom of heaven, but also the desire to be rich has plunged many into ruin and destruction (1 Timothy 6:9). Scripture says that the lust for wealth is both foolish and harmful and that, “the love of money is a root of all kinds of evil, for which some have strayed from the faith in their greediness, and pierced themselves through with many sorrows” (1 Timothy 6:10). The writer of Proverbs says, “Do not wear yourself out to get rich; have the wisdom to show restraint.” (Proverbs 23:4/NIV). Christians are to be content with where they are and with what they have.

Biblical Teaching on Poverty

1. **Poverty can be a consequence of disobedience** -- Just as wealth can be a blessing for obedience, poverty can be a curse for disobedience (Deuteronomy 28:15-68). There are also times when poverty can be the result of bad decisions or mismanagement of resources. We can often bear life-long consequences for financial decisions made in haste or with wrong motives. But poverty can also be the result of sheer laziness. Sagging rafters and overgrown fields are often pictured in Scripture as signs of laziness (Proverbs 24:30-34; Ecclesiastes 10:18). But we need to proceed with great caution here because

dangerous conclusions are easy to come by. It would be a gross error to conclude that an, or even most, poverty situations are the result of divine judgment or personal negligence. We must remember that God has pre-appointed our times and even the boundaries of our dwellings (Acts 17:26). Therefore we must accept from His hand the lot we have been assigned.

- 2. There will always be poor people** -- In the Old Testament God initiated the practice of canceling debts every seven years as a means of equalizing wealth among the children of Israel (Leviticus 25:1-7; Deuteronomy 15:1-11). As a result of God's blessing and the year of canceling debts, He stated that there were to be no poor among them (Deuteronomy 15:4). But three verses later we read, "If there is among you a poor man of your brethren...you shall not harden your heart nor shut your hand from your poor brother" (Deuteronomy 15:7). Although God established an economic system that was to more equally distribute wealth, poverty could still not be prevented. Because of the unexpected difficulties and unplanned events of life, some people would be more affected than others. Jesus Himself stated, "for you have the poor with you always" (Matthew 26:11). Poverty is a cold reality of life, and while many try to struggle through it, God has a different perspective on it.
- 3. The poor are blessed** -- While the rest of the world views the poor as having been given a hard lot, Jesus said, "Blessed are you poor, for yours is the kingdom of God" (Luke 6:20b). Now to prevent this from being pushed out of context we must note that He said those words to His disciples. But did He mean these words only for His disciples? When Jesus returned to the synagogue in His hometown, He stood up to read from the prophet Isaiah, "The Spirit of the Lord is upon Me, because He has anointed Me to preach the gospel to the poor; he has sent Me to heal the brokenhearted, to proclaim liberty to the captives and recovery of sight to the blind, to set at liberty those who are oppressed; to proclaim the acceptable year of the Lord" (Luke 4:18). Jesus saw His ministry as specifically directed toward the poor. This was not because the rich did not need His ministry, but more likely because the poor would hear His message. The poor are blessed because like all people they need good news, and are often more quickly aware of their need.
- 4. God is very concerned about just treatment of the poor** -- Although poverty is a reality of life, Scripture gives numerous accounts of God's concern for the well-being of the poor. In Galatians 2:10 the Apostle Paul was encouraged to "remember the poor." James tells us that we prove our faith by caring for the physical needs of the poor (James 2:14-17). In the Old Testament, God prescribed that on the seventh year the land be left fallow, "that the poor of your people may eat; and what they leave, the beasts of the field may eat. In like manner you shall do with your vineyard and your olive grove" (Exodus 23:11). It is also interesting to note that the prescription of the Sabbath day was so that, "your ox and your donkey may rest, and the son of your female servant and the stranger may be refreshed" (Exodus 23:12). In both cases the concern for the poor is foremost. This is consistent with Psalm 41:1 which states, "Blessed is he who considers the poor; the Lord will deliver him in time of trouble." In both the Old and New Testaments, God has demonstrated His concern for the poor and has prescribed that His people share His heart.
- 5. Wealth is temporal** -- Many times in Scripture the godly poor are reminded that the wealth of the ungodly is temporal. From our human vantage point, it would seem that God should bless the godly with riches and punish the wicked with poverty. But sometimes the opposite seems to be the case. The Psalmist cried out, "Rise up, O Judge

of the earth; render punishment to the proud Lord, how long will the wicked, how long will the wicked triumph?” (Psalm 94:2-3). When it seems that God is silent concerning the arrogance of the wicked, the godly poor need to be reassured that He sees and will someday render justice (Psalm 94:15). One also needs to be reminded that a man's riches are only for this life. Again the Psalmist says, “Do not be overawed when a man grows rich, when the splendor of his house increases; for he will take nothing with him when he dies, his splendor will not descend with him” (Psalm 49:16-17/NIV). Often the godly are tempted to envy the success of the wicked. But it must be remembered that we came into this world with nothing and it is certain that we can take nothing with us (1 Timothy 6:7). Therefore a godly life is of greater value than the riches of this world.

These biblical observations about wealth and poverty are certainly not exhaustive. Scripture addresses the subject many times and often at great length. Therefore, we can only try to note some of its major teachings. A final observation to be made is that the Bible does not teach equality. Each of us has talents and abilities to differing degrees. We are not all equally skilled. There are some skills that are in more demand than others, and therefore will receive greater compensation. By this fact alone, some people will have more money than others. Another factor to be noted is that not everyone has an equal opportunity to exercise his skills and abilities. No matter how talented a person may be, if he does not have the opportunity to pursue it, his skills will lie dormant.

The final conclusion of the matter is that God is in control of the events and circumstances of life. He is the One who gives human beings their aptitudes and the opportunities to develop them. He knows the family, neighborhood, country and time period into which each person would be born, and therefore knows his economic status. The Bible teaches that we are to accept our lot and enjoy the work given us to do (Ecclesiastes 5:18). God allows both wealth and poverty but reminds us that these conditions of life are only temporary. Truly wealthy are those who see this life against the backdrop of eternity and so govern their lives.

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D. America's war on poverty.

1. **Modern Welfare Programs** Source – *Encyclopedia – social welfare*
www.infoplease.com/ce6/society/A0861156
 - a. The first modern government-supported social welfare program for broad groups of people, not just the poor, was undertaken by the German government in 1883. Legislation in that year provided for health insurance for workers, while subsequent legislation introduced compulsory accident insurance and retirement pensions. In the next 50 years, spurred by socialist theory and the increasing power of organized labor, state-supported social welfare programs grew rapidly, so that by the 1930s most of the world's industrial nations had some type of social welfare program.
 - b. Not all governments have equally extensive social welfare systems. Great Britain and the Scandinavian countries, often termed “welfare states,” have wide-ranging social welfare legislation. Britain's National Health Service, for example, was established (1948) to provide free medical treatment to all. Private philanthropies and charitable organizations, however, continue to operate in these countries in many areas of public

- welfare. International relief bodies, such as the Red Cross, and agencies of the United Nations, such as the World Health Organization (WHO) and the United Nations Children's Fund (UNICEF), provide social welfare services throughout the world, especially during times of distress and in poverty-stricken areas.
- c. In the United States the Social Security Act of 1935 provided for federally funded financial assistance to the elderly, the blind, and dependent children. Subsequent amendments broadened the act in terms of coverage provided and eligibility; included was the provision for medical insurance to the aged (1965) under the Medicare program and to low-income families (1965) under the Medicaid program.
 - d. In the United States public assistance has increasingly come under state and federal control, although private philanthropy still plays a major role. Lyndon Johnson's *Great Society* in 1965 believed that by taxpayers' subsidies, the very poor would be rescued from poverty. But after three decades of "social welfare" under the Great Society, the results were disappointing. Two books told the story with compelling facts that could not be denied. Charles Murray's *Losing Ground* proved conclusively that welfare increased dependency, drove down education and life skills, and tapped generations of children in poverty. Marvin Olasky's *The Tragedy of American Compassion* outlined the values and principles of the great nineteenth-century social reformers, who all believed that helping people out of poverty required tough love and work requirements.
 - e. In 1994 the Clinton administration (under pressure from congress' Contract with America) approved changes in many states' welfare systems, including work requirements in exchange for benefits (so-called workfare) and time limits. In 1996 the president signed a bill enacting the most sweeping changes in social welfare policy since the New Deal. In general the bill, which sought to end long-term dependence on welfare programs, represented a reversal of previous welfare policy, shifting some of the federal government's role to the states and cutting many benefits. Among the bill's major provisions were the requirement that about a quarter of the population then on welfare be working or training for work by 1997 (a goal that was reached in most states) and that a half do so by 2002; the granting of lump sums to states to run their own welfare and work programs; an end to the federal guarantee of cash assistance for poor children; the limitation of lifetime welfare benefits to five years (with hardship exemptions for some); the requirement that the head of every welfare family work within two years of receiving benefits or lose them; and the establishment of stricter eligibility standards for the Supplemental Security Income program (which excluded many poor disabled children from benefits). In terms of reducing the welfare rolls, the bill initially proved successful; in 1999 there were fewer welfare recipients than there had been in 30 years. Most states also reported a surplus of federal welfare funds. Those funds, which by law remained fixed for five years, provided an unforeseen benefit for the states, enabling some states to increase social welfare spending. Skeptics fear, however, that the long-term effects of the reform will be to force welfare recipients into jobs that do not pay a living wage and to burden private charitable organizations with costs the government is no longer willing to bear.
 - f. Between 1993 and 2000 the number of families on welfare dropped 56%. Source – *U.S. Dept. of Health and Human Services, Administration for Children and Families. www.acf.dhhs.gov*

- g. At the time of its enactment, some groups passionately denounced the welfare reform legislation, predicting that it would result in substantial increases in poverty, hunger, and other social ills. Contrary to these alarming forecasts, welfare reform has been relatively effective in meeting each of its goals. Source - *The continuing Good News About Welfare Reform* by Robert E. Rector and Patrick F. Fagan
www.heritage.org/Research/Welfare/bg1620.cfm

- **Overall poverty, child poverty, and black child poverty have all dropped substantially**

Although some predicted that welfare reform would push an additional 2.6 million persons into poverty, the U.S. Bureau of the Census reports there are 3.5 million fewer people living in poverty today than there were in 1995 (the last year before the reform).

- **Some 2.9 million fewer children live in poverty today than in 1995**

- **Decreases in poverty have been greatest among black children**

In fact, the poverty rate for black children is now at the lowest point in U.S. history. There are 1.2 million fewer black children in poverty today than there were in the mid-1990s.

- **Hunger among children has been cut roughly in half**

According to the U.S. Department of Agriculture (USDA), there are 420,000 fewer hungry children today than at the time welfare reform was enacted.

- **Welfare caseloads have been cut nearly in half**

Employment of the most disadvantaged single mothers has increased from 50 percent to 100 percent.

- **The explosive growth of out-of-wedlock childbearing has come to a virtual halt**

The share of children living in single-mother families has fallen, and the share living in married-couple families has increased, especially among black families.

NOTE: Some attribute these positive trends to the strong economy in the late 1990s.

Although a strong economy contributed to some of these trends, most of the positive changes greatly exceed similar trends that occurred in prior economic expansions.

The difference this time is welfare reform.

2. **Breakdown of Federal Revenue (2004)** Source – *2004 IRS Data Book*

www.infoplease.com/ipa/A0005923

Income tax	\$1,220,867 (million)
Individual	\$990,248
Corporate	\$230,619
Employment tax	\$717,247
Estate & gift tax	\$25,579
Excise tax	\$54,807

3. **Breakdown of expenditures (2004)** Source – *Budget of the United States Government, Fiscal Year 2006* www.infoplease.com/ipa/A0908462

Discretionary	\$969,215 (million)
Defense	\$437,116
Other	\$532,099
Entitlements	\$1,323,000
Social Security	\$491,234
Health & human services	\$543,389
Other	\$288,377

4. **American posture toward poverty** Source – *The Myth of Spending Cuts for the Poor*, by Brian M. Riedl www.heritage.org/Research/Budget/bg1912.cfm

Breakdown by Anti-Poverty Category	2001	2005	Increase
Health Care Assistance	\$133,073	\$186,849	40%
Food Assistance	\$34,053	\$50,833	49%
Housing Assistance	\$30,091	\$37,899	29%
Cash & Other Assistance	\$88,496	\$121,353	37%
Total Anti-Poverty spending (millions)	\$285,713	\$396,934	39%

A record 16% of the budget is now spent on Anti-Poverty programs. This is a 39% increase under George W. Bush.

5. **Who pays income tax and how much do they pay?** Source – *2004 IRS Data Book* www.infoplease.com/ipa/A0923085 Tax Foundation. <http://taxfoundation.org>

Percentiles ranked by AGI	AGI threshold on percentiles	Percentage of Federal personal income tax paid.	Percentage of income earned
Top 1%	\$295,495	34.27	32.7
Top 5%	\$130,080	54.36	57.7
Top 10%	\$94,891	65.84	69.8
Top 25%	\$57,343	83.88	85.8
Top 50%	\$29,019	96.54	97.2
Bottom 50%	<\$29,019	3.46	2.8

The top 1% pay more than 34% of the income tax in this country and possess 33% of the wealth. The top 25% pay nearly 84% of the tax. The bottom 50% pay between 3 and 4% of the total income tax but possess less than 3% of the wealth. The bottom 25% pay no tax but get a tax rebate instead. (2003 records). It should be noted that those who pay no income tax 28% do pay payroll taxes. The rest of the non income tax paying population is made up of the elderly (10%), those who earn less than \$20,000 (7%), and others (1%).

The corporate tax in the USA is among the highest in the world (39% as compared to the average of less than 30%). But this is a little misleading in that there are temporary deductions that bring the rate down to near world averages. Source – *Money Magazine*, March 2012 pp 84-85

Note that property tax (house and car) is proportional and sales tax is regressive. In other words, the “poor” are not paying the same percent in income tax, but they’re paying a GREATER percent of their income when it comes to sales tax.

Tax brackets 2005 Source – *Internal Revenue Service, www.irs.gov.*

Joint return	Single taxpayer	Rate
\$0–\$14,600	\$0–\$7,300	10.0%
14,601–59,400	7,301–29,700	15.0
59,401–119,950	29,701–71,950	25.0
119,951 –182,800	71,951–150,150	28.0
182,801–326,450	150,151–326,450	33.0
326,451 and up	326,451 and up	35.0

6. According to the World Bank, Americans donated a record \$306.39 billion to charity in 2007 (above 2% of GDP and more than double that of the next leading free countries contribution (UK, Canada)

All Charitable giving	\$306 (billion)
Individuals	75%
Foundations	13%
Corporations	4%
Other	8%
Recipients	
Religion	41%
Education	16%
Health & Human serv.	21%
Humanities projects	14%
International affairs	5%
Other	3%

89% of American households give an average of \$1,620 per year. Total giving has increased in 39 out of the last 40 years.

7. Arthur Brooks (Syracuse University behavioral economist) is author of “**Who really cares? America’s Charity Divide; Who Gives, Who Doesn’t, and Why It Matters.**” Since 2003 Brooks has been director of nonprofit studies for Syracuse University's Maxwell School of Citizenship and Public Affairs. The book's basic findings are that conservatives who practice religion, live in traditional nuclear families and reject the notion that the government should engage in income redistribution are the most generous Americans, by any measure. Conversely, secular liberals who believe fervently in government entitlement programs give far less to charity. They want everyone's tax dollars to support charitable causes and are reluctant to write checks to those causes, even when governments don't provide them with enough money. The book argues, among other things:
- (Ch. 1) Conservatives give more money to charities than liberals.
 - (Ch. 2) Religion is involved, even accounting for more giving to secular institutions.
 - (Ch. 3) Redistributionists are less generous personally than anti-redistributionists.
 - (Ch. 4) Government intervention (including welfare) suppresses giving.
 - (Ch. 5) Families with children are more generous and that patterns of giving are taught to children.
 - (Ch. 6) Generally, Americans are more generous than people in other countries, in donating both money and time.
 - (Ch.7) Charity has great benefits for the giver (or as the chapter is extravagantly titled: “Charity Makes You Healthy, Happy, and Rich”).
 - (Ch.8) Charity can be encouraged, and should be encouraged, by better laws, policies, and practices.
- (Appendix)The book ends with a 24 page appendix summarizing the main databases used and providing tables showing some of Brooks’ regression and probe its analyses.

8. Percent distribution of families over wealth groups defined in terms of 2001 dollars

Family Net Worth.....	% in Category	
<\$0.....	6.9	100
\$0-\$999.....	5.4	93.1
\$1,000-\$2,499.....	2.4	87.7
\$2,500-\$4,999.....	3.5	85.3
\$5,000-\$9,999.....	4.7	81.8
\$10,000-\$24,999.....	8.1	77.1
\$25,000-\$49,999.....	9.2	69
\$50,000-\$99,999.....	12.8	59.8
\$100,000-\$249,999.....	19.2	47
\$250,000-\$500,000.....	13.0	27.8
\$500,000-\$999,999.....	7.8	14.8
\$1,000,000 or more.....	7.0	7.0

Note: In 2002, the wealthiest individual in the U.S. was rich to the tune of a net

worth of \$42.3 billion. Number 400, in comparison, was worth a paltry \$542 million. On average, the 400 richest persons had a net worth of \$2.148 billion. In 2002, there were 205 billionaires in the U.S., or considerably less than one in a million people -- still a very rare breed!

9. The present (2012) state of the American debt crisis. If we reduce the astronomical figures involved by removing eight zeroes after the numbers we find a budget that most of us can relate to. It would present a household budget that looked like this.
 - a. Annual family income - \$23,900
 - b. Money the family spent - \$35,700
 - c. New debt on the credit card - \$11,800
 - d. Outstanding balance on the credit card - \$160,040
 - e. Total budget cuts for next year - \$385
10. Who owns the U.S. national debt? (Source: *U.S. Treasury Dept. June 2012*)
 - a. U.S. individuals and institutions – 24.8%
 - b. Social Security Trust fund – 16.4%
 - c. U.S. Civil Service Retirement fund – 5.1%
 - d. China – 8.2%
 - e. Japan – 7.1%
 - f. All other foreign nations – 20.5%

E. Concluding challenges.

1. **Intentionality.** The Christian community needs to be intentional in its dealing with wealth and poverty.
 - a. Stewardship is an important spiritual issue and should be at the core of our sense of Christian ethics.
 - b. Christians need to hold one another accountable on basic issues respecting the challenge to follow God or mammon.
 - c. Our relationships with each other are closely associated with and affected by our relationship with power and money.
 - d. We need to be serious about the real threat that wealth and power present to individuals and institutions. Wealth and power are deceptive in their ability to shape our lives in negative ways.
 - They tend to render us insensitive to those without it.
 - They tend to create a false hope of security.
 - They tend to take on a messianic role in life.
 - e. We need to be serious about protecting the rights and dignity of those who are powerless in the world.
2. **The Saints.** Biblical instruction about caring for the poor is almost exclusively addressed to life within the covenant community of faith.
 - a. The church's first obligation is to its own members where the context of both the spiritual and material can be harmonized.
 - b. The church should provide a clear and powerful model of how broader society should function. In this respect, there should be no members of the Body of Christ

who are without a rich experience of community and the material, social, and spiritual support that are a natural part of it.

- c. The true compassion of the poor includes an appreciation for the spiritual and social dimensions of poverty. This is where Christians have much to offer the broader community.
 - d. Attempts to apply Biblical principles (especially from the Old Testament) to a secular pluralistic society must be undertaken with care and sensitivity to a number of factors.
 1. Nearly all of the Biblical teaching on socioeconomic ethics is addressed to relationships within the covenant community of shared faith.
 2. If we are to apply the economic principles of Israel to the nations we must by necessity expect the nations to abide by other aspects of Mosaic Law (joining them to the covenant family). We can't just pick and choose which laws we expect the secular state to follow.
 3. Israel was to be a light to the nations in that they modeled a society governed by God's Law. This extended to religious and personal moral issues as well as socioeconomic issues.
3. **All mankind.** As citizens of this democratic republic and the world we are to “do good to all men.”
- a. Christian citizens should use their **virtue, voice and vote** to express God's concern for justice – especially with respect to the powerless and the poor.
 - b. **Wise legislation** and policy respecting the powerless and poor in society is not always easy to recognize. State subsidized welfare programs may not always serve the long-term interests of the poor. Tax breaks for the wealthy may not encourage the kind of investing that provides jobs for the poor among us. (See 5b below) Christians should respect and study different political philosophies as they seek to discern the wisest path. For example, we know that dropping out of high school and having children out of wedlock are closely related to poverty. Promoting programs that address these problems is an important strategy.
 - c. One of the greatest contributions the church can make is in the area of **constructive, civil, communication** within a diverse culture. Too much of the poverty debate is not a debate at all but a political “food fight” where much energy is spent shouting down those we should be listening to and working with. Both the political left and right have been guilty. Impugning of motives, misrepresenting of ideas and facts, and maneuvering for political power has replaced, careful listening, mutual respect, thoughtful critique, and humble service. The church has too often followed the lead of the political “food fight.”
 - d. As citizens of heaven we bear responsibilities to God's creation and all who are a part of this nation and the world community.
4. **Broad perspective.** There are a number of issues that need to be addressed if we are serious about helping the disadvantaged among us as American citizens.
- a. Poverty presents an **opportunity** for both the rich and the poor to develop and demonstrate spiritual character and virtue.
 - The poor are challenged to develop character by learning to be wise and hard working. They are also given a responsibility to demonstrate a hope and joy that are not tied to material possessions.

- The rich are challenged to develop character by trusting God by maintaining a loose hold on their material wealth. They demonstrate God's love by the way they share their blessing with others.
- b. Christians should be **realistic**. Poverty will never be eradicated from a free society where people make decisions that can be foolish and will result in suffering.
- In a free society, inequality of economic outcome is not evil.
 - There are seldom, clear answers to the challenge of social justice for the poor.
 - We must be patient and willing to settle for limited objectives.
- c. Caring for the poor is a **complex issue**.
- Breaking the curse of poverty is not just about money. It has to do with culture, faith, hope, community, family, etc.
 - What is in the short-term interest of the poor may not be in the long-term interest of the poor. (Welfare that encourages dependence and a culture of victimization can assign the poor to never ending poverty.)
 - It is naïve to assume that support of a **welfare state** is a vote for the poor while support for tax incentives to boost the economy is not. Christians have got to stop judging each other's motives on the basis of differing political philosophies.
 - What is in the best interest of the poor in America may not be in the best interest of the poor in the 3rd world. (Bringing jobs home from over seas helps one group at the expense of the other.)
- d. It must be recognized that many who are poor are so because of **their irresponsibility**.
- Love may demand that we **challenge** some to take more responsibility for their condition and not play the victim card.
 - We must move from a system of **rights and entitlements** to responsibilities and opportunities.
 - We must not see people as **victims** but as resources.
- e. **Personal generosity**, social respect and involvement with the needy are basic to Christian virtue and should be expected of all disciples.
- f. **Systemic expressions of oppression** need to be recognized and confronted. Both socialism and unbridled capitalism pose a potential threat to the poor.
- g. Creation of and preservation of **social communities** starting with healthy families is vital. The state cannot build healthy communities. This must come from within the hearts and relationships of individuals.
- This may involve the promotion of inclusive **housing** where the poor and the rich can learn from each other. Ownership of one's own home is key.
 - This may involve access to **public transportation** so the poor can access better jobs.
 - This may involve **intentional housing developments** where a large cross section of the population live and work together.
 - Christians should focus attention on social and personal **assets** not needs, on personal **aspirations** not victimization, on **accomplishments** not failures.
5. **Respect and dignity**. At the heart of the Biblical teaching is the call to treat the poor of the world with respect and dignity.

- a. This starts with a referendum on abuse of those who are defenseless.
 - The poor are at a particular disadvantage in our legal system. We need to find ways of enabling poor people to get a fair measure of justice in our courts with quality legal defense.
 - The quality of education afforded the wealthy is often not available to the poor. This needs to change.
 - Fair treatment in the work place is also a challenge for many and should be addressed.
 - Fair zoning laws (see 5f above) may play a role in preventing society to segregate the powerful from those without power.
 - *The tension between “free enterprise” and “social justice” cannot be ignored. Both need to be respected and held in balance.*
 - b. This extends to the way we use our power and wealth to help others in the world, help them selves.
 - c. It also calls for eager and generous relief for those who are truly victims of natural and man made disasters.
 - d. Three agendas make sense to me if we are going to attack poverty.
 - **Support a robust economy.** This might include tax incentives for people with money to: 1) invest in American business, and 2) not sheltering money overseas where they don't pay U.S. income tax. The consumption (Fair) tax plan sounds interesting to me. See <http://en.wikipedia.org/wiki/FairTax>
 Note that tax incentives designed to free up money for economic development must respect the goal of capitalizing domestic business (not other things like exporting industry to other countries).
 The best single long-term solution to world poverty may be the installation of political freedom and capitalistic economic systems that are properly monitored.
 Short term responses to world poverty may include alleviation of the debt of Third World nations, and emergency charity relief.
 - **Support the traditional family** which is the basic unit of “community experience.” Community is key to escaping poverty.
 - **Provide a welfare safety net** that does not encourage dependence or a culture of victimization. This will include: 1) demanding responsibility from those who receive help from others, 2) a tax system that provides incentives to the rich to use their blessings to promote the general welfare by solving systemic problems of abuse to the poor, and providing for economic growth.
 - **Make quality education accessible** (affordable) for all who want it.
6. **Bipartisan.** Both the political right and left need to be challenged as they face the temptation of idolatry.
- a. The religious and political **left** is tempted to.
 - 1) Give the state a Messianic role in the lives of people. The state functions as the source of life.
 - 2) Define the human dilemma in material terms. “Salvation is simply a matter of more money and education.”

- 3) Promote the Kingdom without the King. “Ethics is about saving bodies more than souls.”
 - 4) Promote community apart from the Spirit of Christ.
 - 5) See the poor as (primarily) victims of the “greedy” rich and a capitalistic system that takes unfair advantage of those without power. “The poor need a hand and a handout.”
 - 6) Wealth is not created it is divided. “As the rich get richer it is always at the expense of the poor.”
- b. The religious and political **right** is tempted to.
- 1) Make uncritical nationalism a sacred calling.
 - 2) Define God’s blessing in terms of personal peace, material prosperity, and social excitement.
 1. Promote the King without the Kingdom. “Ethics is about saving souls not bodies.”
 2. Promote individualism, autonomy, and privacy apart from self-sacrificing service of others.
 3. See the poor as (primarily) lazy and responsible who could change their state if they would only work harder and smarter. “The poor need only an opportunity.”
 4. Wealth is created. “The fact that some get rich has little or no negative effect on those who do not.”

NOTE: The PRINCIPAL predictor of poverty and continuing poverty in the U.S. is children being raised in fatherless homes.

1. Facts

- 63% of youth suicides are from fatherless homes
-- U.S. D.H.H.S., Bureau of the Census
- 85% of all children that exhibit behavioral disorders come from fatherless homes
-- Center for Disease Control
- 80% of rapists motivated with displaced anger come from fatherless homes
-- Criminal Justice and Behavior, Vol. 14, p. 403-26
- 71% of all high school dropouts come from fatherless homes
-- National Principals Association Report on the State of High Schools
- 70% of juveniles in state operated institutions come from fatherless homes
-- U.S. Dept. of Justice, Special Report Sept., 1988
- 85% of all youths sitting in prisons grew up in a fatherless home
-- Fulton County Georgia jail populations & Texas Dept. of Corrections, 1992
- Translated, this means that children from a fatherless home are:
 - 5 times more likely to commit suicide
 - 32 times more likely to run away
 - 20 times more likely to have behavioral disorders
 - 14 times more likely to commit rape
 - 9 times more likely to drop out of school
 - 10 times more likely to abuse chemical substances
 - 9 times more likely to end up in a state operated institution

- 20 times more likely to end up in prison
 - There are: 11,268,000 total U.S. custodial mothers and 2,907,000 total U.S. custodial fathers -- Current Population Reports, U.S. Bureau of the Census, Series P-20, No. 458, 1991
2. Studies:
1. In a study of 700 adolescents, researchers found that “compared to families with two natural parents living in the home, adolescents from single-parent families have been found to engage in greater and earlier sexual activity.” Source: Carol W. Metzler, et al. “The Social Context for Risky Sexual Behavior Among Adolescents”, *Journal of Behavioral Medicine* 17 (1994).
 2. “Fatherless children are at a dramatically greater risk of drug and alcohol abuse, mental illness, suicide, poor educational performance, teen pregnancy, and criminality.” Source: U.S. Department of Health and Human Services, National Center for Health Statistics, *Survey on Child Health*, Washington, DC, 1993.
 3. “Teenagers living in single-parent households are more likely to abuse alcohol and at an earlier age compared to children reared in two-parent households.” Source: Terry E. Duncan, Susan C. Duncan and Hyman Hops, “The Effects of Family Cohesiveness and Peer Encouragement on the Development of Adolescent Alcohol Use: A Cohort-Sequential Approach to the Analysis of Longitudinal Data”, *Journal of Studies on Alcohol* 55 (1994).
 4. “...the absence of the father in the home affects significantly the behavior of adolescents and results in the greater use of alcohol and marijuana.” Source: Deane Scott Berman “Risk Factors Leading to Adolescent Substance Abuse”, *Adolescence* 30 (1995)
 5. A study of 156 victims of child sexual abuse found that the majority of the children came from disrupted or single-parent homes; only 31 percent of the children lived with both biological parents. Although stepfamilies make up only about 10 percent of all families, 27 percent of the abused children lived with either a stepfather or the mother's boyfriend. Source: Beverly Gomes-Schwartz, Jonathan Horowitz, and Albert P. Cardarelli, "Child Sexual Abuse Victims and Their Treatment", U.S. Department of Justice, Office of Juvenile Justice and Delinquency Prevention.
 6. Researchers in Michigan determined that “49 percent of all child abuse cases are committed by single mothers.” Source: Joan Ditson and Sharon Shay, “A Study of Child Abuse in Lansing, Michigan”, *Child Abuse and Neglect*, 8 (1984).
 7. “A family structure index -- a composite index based on the annual rate of children involved in divorce and the percentage of families with children present that are female-headed -- is a strong predictor of suicide among young adult and adolescent white males.” Source: Patricia L. McCall and Kenneth C. Land, “Trends in White Male Adolescent, Young-Adult and Elderly Suicide: Are There Common Underlying Structural Factors?” *Social Science Research* 23, 1994.
 8. “Fatherless children are at dramatically greater risk of suicide.” Source: U.S. Department of Health and Human Services, National Center for Health Statistics, *Survey on Child Health*, Washington, DC, 1993.
 9. In a study of 146 adolescent friends of 26 adolescent suicide victims, teens living in single-parent families are not only more likely to commit suicide but also more likely to suffer from psychological disorders, when compared to teens living in intact

- families. Source: David A. Brent, et al. "Post-traumatic Stress Disorder in Peers of Adolescent Suicide Victims: Predisposing Factors and Phenomenology.", *Journal of the American Academy of Child and Adolescent Psychiatry* 34, 1995.
10. "Boys who grow up in father-absent homes are more likely than those in father-present homes to have trouble establishing appropriate sex roles and gender identity." Source: P.L. Adams, J.R. Milner, and N.A. Schrepf, "Fatherless Children", New York, Wiley Press, 1984.
 11. "In 1988, a study of preschool children admitted to New Orleans hospitals as psychiatric patients over a 34-month period found that nearly 80 percent came from fatherless homes." Source: Jack Block, et al. "Parental Functioning and the Home Environment in Families of Divorce", *Journal of the American Academy of Child and Adolescent Psychiatry*, 27 (1988)
 12. "Children living with a never-married mother are more likely to have been treated for emotional problems." Source: L. Remez, "Children Who Don't Live with Both Parents Face Behavioral Problems," *Family Planning Perspectives* (January/February 1992).
 13. Children reared by a divorced or never-married mother are less cooperative and score lower on tests of intelligence than children reared in intact families. Statistical analysis of the behavior and intelligence of these children revealed "significant detrimental effects" of living in a female-headed household. Growing up in a female-headed household remained a statistical predictor of behavior problems even after adjusting for differences in family income. Source: Greg L. Duncan, Jeanne Brooks-Gunn and Pamela Kato Klebanov, "Economic Deprivation and Early Childhood Development", *Child Development* 65 (1994).
 14. "Compared to peers in two-parent homes, black children in single-parent households are more likely to engage in troublesome behavior, and perform poorly in school." Source: Tom Luster and Harriette Pipes McAdoo, "Factors Related to the Achievement and Adjustment of Young African-American Children.", *Child Development* 65 (1994): 1080-1094
 15. "Even controlling for variations across groups in parent education, race and other child and family factors, 18- to 22-year-olds from disrupted families were twice as likely to have poor relationships with their mothers and fathers, to show high levels of emotional distress or problem behavior, [and] to have received psychological help." Source: Nicholas Zill, Donna Morrison, and Mary Jo Coiro, "Long Term Effects of Parental Divorce on Parent-Child Relationships, Adjustment and Achievement in Young Adulthood", *Journal of Family Psychology* 7 (1993).
 16. "Children with fathers at home tend to do better in school, are less prone to depression and are more successful in relationships. Children from one-parent families achieve less and get into trouble more than children from two parent families." Source: *One Parent Families and Their Children: The School's Most Significant Minority*, conducted by The Consortium for the Study of School Needs of Children from One Parent Families, co sponsored by the National Association of Elementary School Principals and the Institute for Development of Educational Activities, a division of the Charles F. Kettering Foundation, Arlington, VA., 1980
 17. "Children whose parents separate are significantly more likely to engage in early sexual activity, abuse drugs, and experience conduct and mood disorders. This effect is especially strong for children whose parents separated when they were five years old or younger." Source: David M. Fergusson, John Horwood and Michael T. Lynsky,

- “Parental Separation, Adolescent Psychopathology, and Problem Behaviors”, *Journal of the American Academy of Child and Adolescent Psychiatry* 33 (1944)
18. “Compared to peers living with both biological parents, sons and daughters of divorced or separated parents exhibited significantly more conduct problems. Daughters of divorced or separated mothers evidenced significantly higher rates of internalizing problems, such as anxiety or depression.” Source: Denise B. Kandel, Emily Rosenbaum and Kevin Chen, “Impact of Maternal Drug Use and Life Experiences on Preadolescent Children Born to Teenage Mothers”, *Journal of Marriage and the Family* 56 (1994).
 19. “Father hunger” often afflicts boys age one and two whose fathers are suddenly and permanently absent. Sleep disturbances, such as trouble falling asleep, nightmares, and night terrors frequently begin within one to three months after the father leaves home. Source: Alfred A. Messer, “Boys Father Hunger: The Missing Father Syndrome”, *Medical Aspects of Human Sexuality*, January 1989.
 20. “Children of never-married mothers are more than twice as likely to have been treated for an emotional or behavioral problem.” Source: U.S. Department of Health and Human Services, National Center for Health Statistics, National Health Interview Survey, Hyattsville, MD, 1988
 21. A 1988 Department of Health and Human Services study found that at every income level except the very highest (over \$50,000 a year), children living with never-married mothers were more likely than their counterparts in two-parent families to have been expelled or suspended from school, to display emotional problems, and to engage in antisocial behavior. Source: James Q. Wilson, “In Loco Parentis: Helping Children When Families Fail Them”, *The Brookings Review*, Fall 1993.
 22. In a longitudinal study of 1,197 fourth-grade students, researchers observed “greater levels of aggression in boys from mother-only households than from boys in mother-father households.” Source: N. Vaden-Kierman, N. Ialongo, J. Pearson, and S. Kellam, “Household Family Structure and Children’s Aggressive Behavior: A Longitudinal Study of Urban Elementary School Children”, *Journal of Abnormal Child Psychology* 23, no. 5 (1995).
 23. “Children from mother-only families have less of an ability to delay gratification and poorer impulse control (that is, control over anger and sexual gratification.) These children also have a weaker sense of conscience or sense of right and wrong.” Source: E.M. Hetherington and B. Martin, “Family Interaction” in H.C. Quay and J.S. Werry (eds.), *Psychopathological Disorders of Childhood*. (New York: John Wiley & Sons, 1979)
 24. “Eighty percent of adolescents in psychiatric hospitals come from broken homes.” Source: J.B. Elshtain, “Family Matters...”, *Christian Century*, July 1993.