

9-1-2007

# Wealth and Discipleship in Affluent America

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### Recommended Citation

Lincicome, Jeffrey T., "Wealth and Discipleship in Affluent America" (2007). *Doctor of Ministry*. Paper 179.  
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GEORGE FOX UNIVERSITY

WEALTH AND DISCIPLESHIP IN AFFLUENT AMERICA

A DISSERTATION SUBMITTED TO  
THE FACULTY OF GEORGE FOX EVANGELICAL SEMINARY  
IN CANDIDACY FOR THE DEGREE OF  
DOCTOR OF MINISTRY

BY  
JEFFREY T. LINCICOME

NEWBERG, OREGON

SEPTEMBER 2007

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# **DISSERTATION ACCEPTANCE CERTIFICATE**

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**WEALTH AND DISCIPLESHIP IN AFFLUENT AMERICA**

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## ACKNOWLEDGEMENTS

For the past three years, the Doctor of Ministry in Leadership and Spiritual Formation at George Fox Evangelical Seminary has been a classroom for me, as well as a training ground for my current ministry. I entered this program because of an awareness that I needed to keep growing spiritually and professionally. I am leaving the program with a deep appreciation for my family, the faculty and staff at George Fox, the Quaker tradition, and my fellow classmates. Together, they have had an impact on my life of faith and my calling as a pastor.

The person I owe the deepest thanksgiving to is my wife, Kristi. For six of our twelve years of marriage, I have attended theological graduate school. Many spouses would have put their foot down long ago to these academic pursuits. Kristi, however, has been nothing but encouraging and supportive. While I was away in Portland at school for two weeks at a time, having renaissance experiences with colleagues and professors, she was at home changing diapers and managing our day-to-day world. In the end, my name may be on the diploma, but she is the one who deserves it. For understanding my need to learn and explore faith, thank you. I will never forget it. This paper is dedicated to you.

To my three beautiful daughters, Lucy, Clara and Dayle, who always thought it was silly that Daddy was still in school—guess what? I’m finished! You three have been so supportive in this process as well, allowing me to tuck you in on the phone rather than in person on my weeks away at class. Thanks to all three of you for your love and care of me as your Dad. You are beautiful children of the covenant God has blessed me with.



To my extended family, who picked me up at the airport in Seattle, loaned me your extra cars, asked how it was going, assisted with tuition, and encouraged my family while I was away at school, thank you.

To my colleagues in ministry at George Fox, Cohort F—You made this program what it was for me. My prayer is that the memories we shared have deep impact on each of us as Christ calls us into the future. Thanks for inspiring me with your lives of faith and ministry.

To the professors and staff at George Fox, thank you for your passion for Christ, ministry, and teaching. You were an inspiration. A special word of thanks to my wonderful advisor, Dr. Laura Simmons. Without Laura, I honestly don't think this project would ever have been completed. You have been an insightful advisor, an amazing editor, and a keen motivator. I hope our paths cross again.

To Crossroads Presbyterian Church, words can't express how grateful I am to get to be one of your pastors. It was my sabbatical leave of 2007 that allowed me to complete much of the writing of this project, and it was eight years of ministry among you that gave me the impetus and motivation for this work. I pray that as we grow in our Christian discipleship together, we might make our way through the challenges and opportunities of our affluence, and that we might be found faithful. With Paul, I pray, "And this is my prayer, that your love may overflow more and more with knowledge and full insight to help you to determine what is best, so that on the day of Christ you may be pure and blameless, having produced the harvest of righteousness that comes through Jesus Christ for the glory and praise of God" (Philippians 1:9-11).

“Now to him who by the power at work within us is able to accomplish abundantly far more than all we can ask or imagine, to him be glory in the church and in Christ Jesus to all generations, for ever and ever. Amen” (Ephesians 3:21).

Jeff Lincicome  
September 5, 2007

## ABSTRACT

The question addressed by this dissertation may be stated as follows: *How do wealth and affluence affect individual and communal Christian discipleship?* In response, we propose that while wealth and affluence provide some discipleship opportunities, there are many more dangers and risks to Christian discipleship connected to wealth and affluence. To be faithful disciples of Jesus Christ in the midst of affluence, people must be aware of its dangers, and have a church home committed to wrestling with the challenges together.

In Chapter 1, the ministry challenge is described through the narrative account of church members and a description of the ministry context in which this dissertation was written. After defining what wealth and affluence mean for the purposes of this study, we will document and discuss the challenge of being affluent disciples of Jesus Christ.

The second chapter highlights the discussion of wealth and discipleship in the Old and New Testaments. While creation is given as a blessing, to love one's neighbor with one's affluence is intimately connected to one's love of God in Scripture. To separate the two causes disobedience to God, and leads the disciple to wander away from their Christian faith.

Chapter 3 discusses the views on the relationship between wealth and Christian discipleship from the Post-Apostolic church to the Protestant Reformation. Chapter 4 shows the social impact of wealth and affluence on individuals and societies. The resources attached to affluence, while creating great opportunities, can also cause stress, heightened self-interest, and an insulation and isolation from others.

The fifth chapter describes three broad movements in American Christianity that represent current views of the relationship between affluence and Christian discipleship: *Christian Commerce*, *Christian Prosperity*, and *Christian Equality*. The concluding chapter explores the implications of this study for wealthy Christians and for the church ministering in affluent America.

## CHAPTER 1

### INTRODUCTION

Then Jesus looked around and said to his disciples, 'How hard it will be for those who have wealth to enter the kingdom of God!' And the disciples were perplexed at these words. But Jesus said to them again, 'Children, how hard it is to enter the kingdom of God! It is easier for a camel to go through the eye of a needle than for someone who is rich to enter the kingdom of God.' They were greatly astounded and said to one another, 'Then who can be saved?' Jesus looked at them and said, 'For mortals it is impossible, but not for God; for God all things are possible.'

Mark 10: 23-27

#### **Identifying the Problem**

"Man, it has been way too long since we've gotten together," I said to Joe<sup>1</sup> as we drove to pick up the pizzas for dinner. Our families were back at Joe and Sharon's house, playing in their new yard on a beautiful summer night, while Joe and I took a minute to catch up as we drove. Joe and Sharon had been good friends of ours early on in our ministry. We had become fast friends because we were at similar stages in life with work, kids, and faith. For the past few years, however, we had not seen much of Joe and Sharon. They had become irregular attendees at church, and had dropped out of the Bible Studies where we used to see them during the week. "Yeah, life has gotten so busy now, it seems like we just don't have time like we used to," Joe said. "I don't know how it happened."

This is the story of how it happened.

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<sup>1</sup> The following narrative is a composite of actual conversations and family stories. All the names of individuals and institutions involved have been changed.

Eight years ago when Joe and Sharon moved to Wisconsin, they were thrilled to have found a church they could call home. Cornerstone Church was an exciting, fast-growing church filled with young families, located right in the heart of the affluent suburb they had moved to, twenty minutes north of Milwaukee. Their only child, Ben, was two at the time of their move. They had just bought their first home in the community, in the hopes of getting established. Joe and Sharon became highly involved at Cornerstone, having Ben baptized there, and volunteering as teachers in the “little-lambs” Sunday-School class for toddlers. They even participated in extra-service jobs like all-church cleanup days and being on the new-member committee. Cornerstone was their church, they were growing in their faith, and they rarely missed a Sunday.

Shortly afterwards, however, things started to change. First, Joe got a huge promotion at his job. This new promotion was wonderful because it came with a hefty raise, even though it included a fair amount of business travel. Because of their extra income, however, Joe and Sharon were now able to build the house they had always wanted—their “dream home.” They bought a lot in the country just outside of town, and every night and weekend Joe was in town, they pored over the architectural plans and building decisions. Once construction began, every weekend (and many nights) Joe and Sharon loved going to the job site, seeing the progress the builders were making, and even planning their landscaping on-site. Because of this time commitment and Joe’s extra nights out of town on business, they realized they were calling for substitute teachers for the little-lambs class more often than not now and were missing most of the new-member committee meetings, so they cancelled their

commitments at church. They figured that once Joe was done traveling and their house was built, they would have time to take up more church commitments.

Along with their house build, their (now) six-year old son Ben showed great interest in playing hockey, and so they enrolled him in the local club hockey team on which all his neighborhood friends played. It turns out Ben was a natural, excelling in every aspect of the sport. This soon became a big priority for the whole family. With ice-time at the local rink being scarce, Ben's practices were at varied times throughout the week. Sometimes they had to drive thirty minutes away to get enough ice-time as a team. The only practice that was steady every week at their local rink was on Sunday mornings at nine a.m. This happened to be the exact same time Cornerstone held the family worship service Joe and Sharon had always loved. While there was another service on Saturday nights, there always seemed to be something going on that got in the way: a hockey tournament, a neighborhood social party, or just being exhausted from work on their property.

Between nights on the road for Joe, business commitments, working on their new house, and being involved in Ben's hockey, there was little time in Joe and Sharon's life for anything else. They still called themselves Christians, and thanked God daily for the material blessings they had. They still considered themselves members of Cornerstone. They made it to church when they could, and made sure Ben went through all the milestones of faith, like receiving his first-grade children's Bible, and attending second-grade communion training. They put whatever money they had in their pockets into the offering plate when it came around, and even gave a little bit towards the last building campaign. Most of their financial resources were

tied up in investments, however; their large mortgage, Ben's hockey (which was turning out to be expensive), and their new country-club membership. All of these things felt like necessities to Joe and Sharon, things they needed to be a part of the community in which they lived. Joe and Sharon saw their main job in life as providing for Ben all the privileges in life they had always dreamed of, living the American dream, and trying to be good citizens and Christians in the process. They felt like God would want it that way.

At night, Joe and Sharon would read for a few minutes from the pile of books they had stacked up; books about parenting, investing for retirement, golf (another new weekend hobby), and the latest John Grisham page-turner. Shortly after they made sure who was getting up Sunday morning to drive Ben to hockey practice, they put down their books and turned out the lights. Underneath the pile of books, however, unbeknownst to them, seemingly holding all the books up, were the Bibles they had used (now) many years past. The church newsletter still sat in the magazine rack by the leather recliner in the sitting room on the other side of their master suite, advertising next Sunday's back-to-school picnic. Joe and Sharon thought they might go, if their social engagement at the country club the night before didn't end too late.

### **The Context**

Joe and Sharon's story is not unusual. They are the image of many Christians living in material affluence in America,<sup>2</sup> some of whom are members of churches like the one where I minister. Crossroads is a large, growing, Presbyterian Church (USA)

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<sup>2</sup> Later in this chapter, we will specifically define what affluence is and how it will be measured in this study.



congregation in the city of Mequon, Wisconsin. Mequon is a northern suburb of Milwaukee, Wisconsin, incorporating 21,823 people,<sup>3</sup> and describing itself in the following way:

Mequon boasts majestic lakeshore bluffs, stately homes, lush farmland and expansive open space...Mequon's rural heritage is preserved by high development standards and low-density zoning regulations...Property values have increased by an average of five percent each year for the last ten years. The K-12 school system is ranked one of the best in Wisconsin...This excellent quality of life results in many satisfied residents and businesses. Mequon offers a safe and favorable location in attractive, peaceful surroundings.<sup>4</sup>

With the motto “Preserving the Quality of Life”<sup>5</sup> and an average family income of \$101,793 per year in 2000,<sup>6</sup> Mequon has the look and feel of affluence. The average home-sale price in Mequon is \$455,409.<sup>7</sup> Large estates grace the landscape once occupied by farmlands. It is a country-club community, with three golf-and-country clubs existing within the city limits. Eighty-five percent of families in Mequon and the surrounding area are two-parent households (compared to the United States average of sixty-eight percent).<sup>8</sup> Mequon is a community that takes its faith seriously. It is home to twelve churches, three synagogues, a Lutheran college, and a seminary. Harvard scholars say that religious commitment and belief in God is

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<sup>3</sup> US Bureau of the Census, *Census 2000 Demographic Profile Highlights: Mequon, Wisconsin*, <http://factfinder.census.gov> (Accessed August 30, 2007).

<sup>4</sup> City of Mequon, official website, <http://mequon.govoffice.com> (accessed August 28, 2007).

<sup>5</sup> Ibid.

<sup>6</sup> U.S. Bureau of the Census, *Census 2000 Demographic Profile Highlights*.

<sup>7</sup> Tim Carpenter, “Housing sales down in Ozaukee County, but relatively strong compared to neighboring counties,” *News Graphic*, Tuesday, August 28, 2007. Statistic taken from Multiple Listing Service.

<sup>8</sup> Percept Group Inc., *ReVision Context 2006: Crossroads Presbyterian Church, status report* July 21, 2006, 5.

a contributing factor in a person's financial success.<sup>9</sup> There are many opportunities to realize this in a community like Mequon.

As a church, Crossroads seeks to be “Biblically-focused, Christ-centered and evangelical in the Reformed, Protestant tradition.”<sup>10</sup> It was the tenth-fastest-growing congregation in the Presbyterian Church (USA) for congregations over 1000 members in 2004,<sup>11</sup> and continues to add members at the rate of 150 per year (currently, there are 1870 members of Crossroads). It supports a two-million-dollar annual budget and has completed eight million dollars' worth of building expansion in the past six years. In a nutshell, Crossroads is filled with resources of time, talent, and treasure, reflecting the successful community that surrounds it.

But is that the whole story? As is often the case, just because an institution is growing in numbers and budgets and fits into the community well with its buildings and excellent services does not necessarily mean that things are perfect. In fact, there are signs that in spite of Crossroads' success, it may not be leading people into fuller Christian discipleship as well as it should.

Christian growth is difficult to measure, since it is so personal. However, two external ways to measure growth are monetary giving and church attendance. What one chooses to do with one's money and time says a lot about one's priorities. The

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<sup>9</sup> Robert J. Barro and Rachel M. McCleary, “Religion and Economic Growth,” *American Sociological Review*, Vol. 68, No. 5 (Oct., 2003), 760-781. Barro and McCleary reported that a nation's economic growth responds positively to strongly-held religious beliefs, especially belief in the afterlife. Curiously, the study also showed that a high rate of attendance at religious institutions has the opposite effect. It appears that believing is more important in wealth creation than attending.

<sup>10</sup> Taken from Crossroads Presbyterian Church, *Statement of Core Values*, adopted 2002.

<sup>11</sup> Research Services, *Presbyterian Church (USA) Statistical Reports*, 2005.

average household income for Crossroads members is \$95,690,<sup>12</sup> close to the Mequon average, and well above the United States average of \$64,816.<sup>13</sup> Crossroads' giving to the church, however, is only \$850<sup>14</sup> per member, which is the mean national average among all churchgoers nationwide.<sup>15</sup> Even though those at Crossroads have more resources to give, they are statistically less generous towards the church. Somehow, the connection between being a disciple of Jesus Christ and giving of one's wealth to the operations and ministries of the church as an extension of one's faith life is not there. While membership at Crossroads grows every year by eight percent, worship attendance has grown by only two percent over the past three years.<sup>16</sup> People are joining Crossroads, but for some reason are not choosing to take part in the worship life of the church, the central focus of the church's life.<sup>17</sup> Although it looks very impressive to see so many added to the rolls, a growth in membership without a correlating growth in worship attendance is a subtle sign of illness.

What causes these symptoms? While we can attribute these statistics to such things as regional culture, denominational attitudes, church leadership, or the personal makeup of the congregation, I believe a large and often under-appreciated factor is the affluent culture itself in which the church exists. Jesus said, "It is easier for a camel to go through the eye of a needle than for someone who is rich to enter the

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<sup>12</sup> Percept Group Inc., *ReVision Context 2006*, 11.

<sup>13</sup> Ibid, 6.

<sup>14</sup> Crossroads Presbyterian Church, "Long Term Planning Recommendations." (paper presented at a special meeting of the congregation, Mequon, WI, March 19, 2007).

<sup>15</sup> George Barna, *State of the Church, 2006* (Ventura, CA: Issachar Resources, 2006), 46.

<sup>16</sup> Crossroads Presbyterian Church, "Long Term Planning Recommendations."

<sup>17</sup> Crossroads Long Term Planning Recommendations paper indicates that the number one priority for Crossroads is the "primacy of worship," the reason why we gather as the church.

kingdom of God” (Matt. 19:24). If this is true, the wealth and wealthy culture in which Crossroads finds itself is part of the challenge to people’s submission to Jesus Christ. While every community and economic class deals with spiritual distractions and siren calls from external forces, it appears the wealthy have their own set of challenges to face. These challenges, while less dangerous physically (than the person struggling to make ends meet), are no less dangerous spiritually.

Jesus says that the road is wide and broad that leads to destruction (Matt. 7:13). In affluent communities, that road is often paved with gold. The desire to make dreams come true for oneself and one’s family, fueled by the financial resources to make it happen, can cause Christian practice to recede into the background, as the opportunities afforded by financial resources gain the foreground. To remain grounded in one’s Christian faith when the cultural faith in wealth is so strong may be the most difficult spiritual challenge a person faces in this world. When Jesus said, “How hard it is for those who are rich to enter the kingdom of God” (Mark 10:23), he was being deathly serious.

Because affluence is culturally desirable, it can be hard to separate the good of wealth from its dangerous spiritual distractions. While it is easy to point out how wealth and its pursuit can cause destructive behavior for the ultra-rich (such as Paris Hilton or Enron’s Kenneth Lay), most people in affluent communities do not have that level of income. Therefore, the problems of affluence and wealth can become just that—someone else’s problems. In the process, we fail to point the finger back at ourselves and our own affluence in self-examination.

This is hard to do when the culture itself is filled with pro-affluence messages from Christian circles. New York Times bestsellers like *The Prayer of Jabez*<sup>18</sup> and *Your Best Life Now*<sup>19</sup> teach that God wants to bless people financially (to “enlarge your territory,” as *The Prayer of Jabez* puts it) and give them all the best experiences of life, to the glory of God. In many ways, we have effectively baptized our affluence in the waters of Christianity. As long as we give God some of our resources, we can do whatever we want with the rest.

The needs of the world, however, are often kept at arm’s length in affluent communities. These communities separate the rich from the poor by default, with expensive housing prices and services keeping out the less affluent. Because of this, affluence can start to feel ‘normal’ for those in the midst of it. Like a fish who does not notice the water all around, affluence can begin to become a normal part of the landscape. It is easy to start comparing oneself to others, noticing that one does not have any more than anyone else. This can lead to thinking one even *deserves* what others have, rather than being forced to ask critical lifestyle questions as they pertain to the Christian life. This is not the first time the Christian church has been in this position. It seems we are living the life of the Constantinian church revolution all over again.<sup>20</sup>

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<sup>18</sup> Bruce Wilkinson, *The Prayer of Jabez: Breaking Through to the Blessed Life* (Sisters, Or: Multnomah, 2000).

<sup>19</sup> Joel Osteen, *Your Best Life Now: 7 Steps To Living At Your Full Potential* (New York, NY: Warner Faith, 2004).

<sup>20</sup> In the fourth century, Emperor Constantine made Christianity the state religion, thus making the church a wealthy subset of the empire. We will discuss Constantine’s reforms and their effects in Chapter 3: Christian History and Thought.

The temptation to wander away from the Christian faith is nothing new. Throughout history, people from all walks of life and different economic strata have strayed from their religious beliefs. While some left Christianity altogether, others became perfunctory in their Christian practice. Unfortunately, one of the main progenitors of this habit has been the church itself. Because it is made up of fallible human beings, the church often takes on the traits of the community in which it serves. The church in the affluent community has a great opportunity to reach out with the gospel to those around it. Many times, the affluent church has amazing resources available to it, making for wonderful ministry opportunities. But these institutions can also fall into the same traps that wealth can bring. The ideals of these communities which are bred for safety, opportunity, individualism, and pristine living conditions<sup>21</sup> can also be reflected in their religious institutions.

There are some affluent Christians who have figured out a way to be Christian and wealthy at the same time, not being owned by what they own. According to Scripture, however, this in itself is a miracle (Matt. 19:26). It seems there may be something about wealth itself that makes it hard to remain faithful to Christ and easy to wander away from active Christian discipleship. The Scriptures are filled with warnings about wealth and Christian discipleship.<sup>22</sup> Jesus even says that those who have wealth may be the hardest mission field the world has ever known.<sup>23</sup> While there

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<sup>21</sup> The ideals of affluent communities will be discussed in Chapter 4 of our research: *The Sociology of Wealth*.

<sup>22</sup> Sondra Wheeler cites 92 examples in the New Testament alone as texts relating specifically to the dangers and responsibilities of wealth. See Sondra E. Wheeler, *Wealth As Peril and Obligation: the New Testament On Possessions* (Grand Rapids: Eerdmans Publishing Co., 1995), 119.

<sup>23</sup> "Then Jesus looked around and said to his disciples, 'How hard it will be for those who have wealth to enter the kingdom of God!'" (Mark 10:23)

are without a doubt many other factors keeping people from fuller Christian discipleship, wealth and affluence are two of the main obstructions, according to Jesus himself.

The purpose of this study, therefore, is to ask the following question: *How do wealth and affluence affect individual and communal Christian discipleship?* For all the possibilities that wealth and affluence bring, what are the potential pitfalls to one's Christian discipleship? How has the church approached this challenge in the past, and what is being taught today in American Christianity about wealth and Christian discipleship? How does affluence affect the psyche of both individuals and communities, and how does that affect people's interest in the Christian life? These are the types of questions we hope to explore in this paper. In answer to these questions, we propose that while wealth and affluence provide some discipleship opportunities, there are many more dangers and risks to Christian discipleship inherent within wealth and affluence. To be faithful disciples of Jesus Christ in the midst of wealth and affluence, people must be aware of their dangers, and have a church home committed to wrestling with the challenges together. If both of these factors are in place, the affluent disciple of Jesus Christ can live into Jesus' call to pick up one's cross and follow him.

### Definitions

It is important to define a few terms as we begin our study. The word **affluence** refers to the state of an individual or household in an economically

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favorable position in contrast to a given reference group.<sup>24</sup> It also means having an abundance, specifically an abundance of riches and wealth.<sup>25</sup> In other words, someone is considered affluent when they have more than those around them, and when they have more than they need to survive in their community. Because of that, deciding who is affluent and who is not can be a challenge, since one could be 'affluent' in one community, and merely 'average' (or below average) in another.

How then should we define affluence and affluent communities in our study? While there are no technical guidelines for where the line for affluence is drawn, the U.S. Census Bureau does track household income data that helps us in our efforts. In 2006, the agency reported that the top 25% of households in America made \$80,000 or more, while the bottom 25% of households made \$47,500 or less.<sup>26</sup> The cost of living must be factored into this, as these values vary depending on where one lives in America (New York City vs. Des Moines, Iowa, for example). For the purposes of our study, therefore, we will define an affluent person as someone whose income is in the top 25% of their greater surrounding community.<sup>27</sup> We will define an affluent community as any place where the average household income for the entire community is within this top 25% bracket of their greater surroundings. While these comparisons will be different for each community demographic (i.e. rural, versus

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<sup>24</sup> *Cambridge International Dictionary of English*. Cambridge: Cambridge University Press, 1995.

<sup>25</sup> David Bernard Guralnik, *Webster's New World Dictionary of the American Language* (New York, N.Y.: Warner Books, 1987).

<sup>26</sup> U.S. Bureau of the Census, *Income Distribution to \$250,000 or More for Households: 2005*, [http://pubdb3.census.gov/macro/032006/hhinc/new06\\_000.htm](http://pubdb3.census.gov/macro/032006/hhinc/new06_000.htm) (accessed on August 28, 2007).

<sup>27</sup> For example, in my current context, I would compare individuals in my local community, Mequon, with the greater community in which it resides, Milwaukee and Ozaukee Counties. While factors like family size would also factor into a household's experience of affluence, for the purposes of our study we will define affluence by income only.



suburban, versus urban), this definition will make our study accessible to the entire American landscape.

**Wealth** is another word used to describe the monetary measure of one's holdings. While affluence describes lifestyle, wealth describes the holdings that make the lifestyle possible. Wealth can take on broader definitions, pertaining to non-financial matters like relationships ("he has a wealth of friends"), or non-material abundance ("she has a wealth of work experience"). For the purposes of our study, however, we will speak of wealth in terms of financial assets that create affluence.

**Discipleship** is the word we will use most often to describe the Christian life we seek to live. To be a disciple is to be a follower with one's life. This goes beyond assent to a certain set of beliefs and crosses into praxis. Those who desire to be disciples of Jesus Christ have been given a clear directive, "If any want to become my followers, let them deny themselves and take up their cross and follow me" (Matt. 16:24). It is our job to figure out what that cross is, what it means to pick it up, how to deny our life in the process, and where Christ himself is leading us. Finally, when we speak of **America** in this study, we will be referring specifically to the United States of America, unless otherwise noted.

### **Proposing a Solution**

What are the challenges and opportunities of wealth and affluence for one's spiritual life? How can affluent disciples of Jesus Christ avoid the pitfalls wealth and affluence can bring to the pursuit of one's Christian faith? How can churches located in affluent communities be faithful disciples of Jesus Christ together within their

affluent culture? To answer these questions, we propose examining the topic of wealth and discipleship in several ways. Peering at this question through a variety of lenses, we hope to gain a clearer picture of the issue, and come to some conclusions as to how to approach wealth and discipleship in a faithfully Christian way.

First, we will examine the Old and New Testaments to see what the Scriptures have to say about the issue. As disciples of Jesus Christ, grounded in Scripture, it is imperative for us to do this to see what the “author and perfecter of our faith” (Eph. 5:2) has to say. In our study, we will find that God blesses humanity with creation, giving it to us for enjoyment and pleasure, yet expecting us to bless the world with it. Enjoyment of creation comes in blessing others with our abundance. We will find that Scripture is clear about the many pitfalls wealth and affluence brings, from idolatry, to selfishness, to greater distance from one’s neighbor. Love of God and love of neighbor cannot be separated. Both are acts of worship. While affluence can make it possible to worship God through helping one’s neighbor, the temptation is to hoard wealth, thus breaking the bonds with neighbor and God alike. Wealth brings great opportunity for good, but also comes with great spiritual peril. People of affluence and affluent communities need to be aware of this.

Secondly, we will examine what church leaders said and did in the past with regard to wealth and Christian discipleship, spanning the early church through the Protestant Reformation. We will begin by examining the Greek and Roman culture and teachings in which the church was born, to see what the cultural norms were concerning the use and accumulation of one’s wealth. Even early on, the example of the church’s generosity was noticed by the Roman world in which it resided. The

early church had affluent individuals, but this affluence was viewed with mixed emotions by the church fathers. After Constantine, the church reacted to wealth in opposite ways; on the one side the state church embraced it as a privilege, and on the other side the monastic movement ran away from it into their cells and communities. Some church leaders stood up in the middle, challenging the church's acceptance of its privilege. Luther and Calvin highlighted the sovereignty of God in all things, that all of us are part of God's great Kingdom. The church operates in the middle ground between heaven and earth, a challenging place to be for affluent Christians.

Third, we will examine the social impact of wealth on individuals and societies. If we are to be a church that responds well to people of affluence, we need to know how that affluence affects them. We will see that the very things affluent communities are known for—providing opportunities for children, safe environments, and independence—happen to be the same things that inhibit psychological growth among the affluent. Things like the expansion of work pressures, the branding culture, technological advancements, and the ethos of capitalism itself can cause stress, isolation, and a heightened self-interest. We will also examine the suburbs themselves, where many affluent communities are located, to see how the very culture that is celebrated in suburbia can also lead to the spiritual demise of the disciple of Christ. Unfortunately, the church culture itself has added to this demise, blending into its surrounding culture and losing its voice of authority in the process.

In chapter five, we will take a look at what is currently being taught in American Christianity concerning affluence and discipleship. We will break up our study into an examination of three separate 'movements' or positions: *Christian*

*Commerce, Christian Prosperity, and Christian Equality.* We will show how even in the most subtle of ways, American Christians are being taught what to believe about the connection between their wealth and discipleship. Each of these positions will be described, along with its greatest proponents. We will then discuss the positive and negative aspects of each view. In doing so, we hope to gain some footholds for how we can respond faithfully as affluent disciples of Jesus Christ in the twenty-first century.

Finally, we will discuss our conclusions and offer some suggestions for how affluent individuals and churches within affluent communities may live into fuller discipleship of Jesus Christ. Part of the answer lies in a fuller understanding of Scripture and the church's teachings on the subject. But it also involves elevating the issue itself to a higher place of prominence in the thought and teaching life of the church, if the church is to remain faithful and encourage faithfulness to Christ. There are no pat answers to living a life of wealth and discipleship in affluent America. Instead, the church needs to be a place of information, examination, and transformation, as it seeks to grow as affluent Christian disciples.

The church of Jesus Christ has the potential to change the landscape around it by instructing on and challenging the culture of affluence surrounding its parishioners. If the church took that calling seriously, what might the wealthy Christian and the affluent Christian community look like? What effect could they have on the kingdom of God? Theologian Michael Novak says he thinks the next

great revival will be led by the rich, once they figure out that humans cannot live by bread alone.<sup>28</sup> May it be so.

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<sup>28</sup> Quoted in Dinesh D'Souza, *The Virtue of Prosperity: Finding Values in an Age of Techno-Affluence* (New York: Free Press, 2000), 143.

## CHAPTER 2

### WHAT THE SCRIPTURES HAVE TO SAY ABOUT WEALTH AND CHRISTIAN DISCIPLESHIP

No one can serve two masters; for a slave will either hate the one and love the other, or be devoted to the one and despise the other. You cannot serve God and wealth.

Matthew 6:24

Listen! I am standing at the door, knocking; if you hear my voice and open the door, I will come in to you and eat with you, and you with me.

Jesus to the church in Laodicea, Revelation 3:20

#### **The Old Testament Scriptures**

The purpose of this chapter is to explore what Scripture says about the challenges and opportunities of wealth for the person of faith. By doing this, we hope to lay the groundwork for what our response should be as the church today, grounded in the teachings of Scripture. We will begin by reviewing the Old Testament Scriptures and how they address the issues of wealth and humanity's use of it in history.

#### ***The Creation and Fall***

From the very beginning, the Scriptures make it clear that the world humans live in is good, created by a God who loves them and has provided abundantly for all their needs. Genesis begins by describing the creation of the heavens and the earth, and the creation of humankind in God's image (Gen. 1:1-27). The first human was called by God to "be fruitful and multiply, and fill the earth and subdue it; and have

dominion over the fish of the sea and over the birds of the air and over every living thing that moves upon the earth” (Gen. 1:28). From this text we learn that the entire created order is given into the hands of Adam, God’s ultimate creation. Walter Brueggemann calls this opening story a “liturgy of abundance”:

The Bible starts out with a liturgy of abundance. Genesis I is a song of praise for God's generosity. It tells how well the world is ordered. It keeps saying, “It is good, it is good, it is good, it is very good.” It declares that God blesses—that is, endows with vitality—the plants and the animals and the fish and the birds and humankind. And it pictures the creator as saying, “Be fruitful and multiply.” In an orgy of fruitfulness, everything in its kind is to multiply the overflowing goodness that pours from God's creator spirit. And as you know, the creation ends in Sabbath. God is so overrun with fruitfulness that God says, “I've got to take a break from all this. I've got to get out of the office.”<sup>1</sup>

The creation stories in Scripture also indicate that while humans have dominion over the fruits of the earth, God is ultimately the owner of all things. Adam was given permission by the owner of the garden to eat freely of every tree, except one (Gen. 2:16-17). In this act, God blesses Adam with great abundance but also sets limits on humanity’s use of the creation.<sup>2</sup>

The story of Scripture, however, is the story of a people who are never fully satisfied with those limits. Genesis describes Adam and Eve’s first sin as overstepping the bounds of their place in the creative order, eating of the one tree which God had expressly forbidden (Gen. 3:6). Humanity’s second sin involved Cain’s jealous rage against his brother Abel (Gen. 4:8), violating the image of God in him by murdering his brother in cold blood. In short order, we have the two major sins of humanity: transgressing limits against God and neighbor. Humanity has been

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<sup>1</sup> Walter Brueggemann, “The Liturgy of Abundance, the Myth of Scarcity,” *Christian Century* (March 24-31, 1999): <http://www.religion-online.org/showarticle.asp?title=533> (accessed February 3, 2007).

<sup>2</sup> Ched Myers, *Sabbath Economics* (Washington DC: The Church of the Saviour, 2001), 11.

wrestling with this tendency to overstep its boundaries with the wealth of creation ever since.

### *The Call of Abram*

In spite of this sin, God could not forget the creation. God's plans to provide abundance for humanity had not waned. Therefore, God chose a single person, Abram, to be the covenant keeper for all of humanity. God did not choose Abram for Abram's own benefit. God chose him that he might be a blessing to the world. God promised to lay upon Abram a blessing that would benefit the entire world (Gen. 12:3). Indeed, God made Abram (whose name was changed to Abraham, "father of a multitude of nations") a great nation with great wealth.

In this act, we learn that God's design for all humanity is to bless it and provide for it abundantly. Referencing Derek Kidner's work on Genesis, Craig Blomberg writes, "Kidner adds that the exceptional blessings of the patriarchs are perhaps 'a fleeting foretaste of the general blessing which was promised to come to them in the end: nothing less than the lifting of the curse and the undoing of the Fall.'"<sup>3</sup> God's blessing of Abraham and his offspring show us the intentions of God in the world.

From the example of Abram, we can take that God does not choose to prosper people for their own benefit, but for the benefit of the world. As God's covenantal blessing of Abraham was used to bless the whole world, so all those who are blessed

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<sup>3</sup> Derek Kidner, *Genesis: an Introduction and Commentary*, Tyndale Old Testament Commentaries (Downers Grove, IL: Inter-Varsity Press, 1967), 35. Cited in Craig L. Blomberg, *Neither Poverty Nor Riches: A Biblical Theology of Material Possessions* (Grand Rapids: Eerdmans Publishing Co., 1999), 36.



by God are meant to bless the world around them. As Walter Brueggemann writes, “Blessing is the force of well-being active in the world, and faith is the awareness that creation is the gift that keeps on giving.”<sup>4</sup> Our job as receivers of blessing is to perpetuate it by blessing the world.

### *The Law*

In God’s wisdom, God chose to set up some boundaries for this covenantal relationship God had established with the people of Israel. God continued to remember humanity’s proclivity to use its possessions of wealth, time, and relationships for selfish purposes. This law (with its pinnacle, the Ten Commandments) shows that God was well aware of this tendency for humans to get their relationship with God mixed up with creation (Exod. 20:1-17, Deut. 5:6-21). A brief examination of these Ten Commandments will illustrate this.

Commandments one through three lay out the desire of God to have the creation worship and serve God alone without misusing God’s name for their own sinful ends. In the fourth commandment (the Sabbath command), God sets aside a day every week for people to rest and worship, to help them remember who is the true owner of life and the One to whom worship is due. The Sabbath also operates as a check for humanity’s use and potential abuse of other humans and the rest of creation: “But the seventh day is a Sabbath to the Lord your God; you shall not do any work—you, or your son or your daughter, or your male or female slave, or your ox or your donkey, or any of your livestock, or the resident alien in your towns, so that your male and female slave may rest as well as you” (Deut. 5:14).

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<sup>4</sup> Brueggemann, “The Liturgy of Abundance, The Myth of Scarcity,” 2.

Commandments five through ten orient humanity in its relation to other humans and to the creation itself. Do not murder, do not commit adultery, do not steal, do not bear false witness, do not covet—all of these commands keep humans from abusing others through physical or social harm. Later, Jesus would summarize these and the rest of the Law as the call to love God and love one's neighbor (Luke 10:26, 27).

We learn from these commandments that God has a vested interest in how we orient our lives. Implicit in these commands is a subtle warning for us that we humans are prone to idolatry, to misuse God's name for our own benefit, and to pursue our own gain at the expense of right worship of God and treatment of others. Nothing should possess us except God alone. We must beware lest we treat others as our possessions rather than gifts from God.

God did not stop there, however. God also put safeguards in the rest of the law to shield the people from these pitfalls concerning the use and misuse of their lives and possessions. Practices like the sabbatical year forgiveness of debts and the year of Jubilee which included the release of slaves (Lev. 25:1-46), the gleaning laws to provide for the poor and the alien living among them (Lev. 19:9-10), the laws protecting the poor from an unfair employer and lender (Deut. 24:10-15), the laws against charging interest on loans (Exod. 22:25-27)—each of these was put in place to provide for those on the margins and to keep those who had wealth from hoarding their resources and abusing their power over others.

These laws tell us that God is aware of the different economic classes among people. While God doesn't condemn the "haves" for having, God does make sure that

they know the responsibility they have for their kinsman and the alien among them. These laws tell us that God is interested in making sure all people have the ability to provide for themselves, and those who have are commanded to make this possible for those who do not have.

### ***The Canaan Settlement and the Prophets***

In the early days of the Canaan settlement, it appears that these standards of behavior and treatment of one's neighbor stayed intact. Archeologists have shown that in the early days of the settlement of Canaan, most people shared a similar standard of living; each family had its own land, evenly distributed among the people. However, as the people got fat off the land of Canaan and became used to their prosperity, the divide between rich and poor began to widen. Bigger and better houses were showing up in some areas, with poorer houses clustered together in others.<sup>5</sup> The kings of Israel taxed the people to perform huge building projects, including grand palaces for themselves and their wives. King Solomon "excelled all the kings of the earth in riches and in wisdom" (I Kings 10:23), yet his own people rebelled against him and his successors, with ten of the tribes eventually leaving the nation of Israel because of undue taxation (I Kings 12:4).

Throughout this time and beyond, the prophets of Israel sounded the warning sirens for the people. Much of the people's sin had to do with their idolatry and worship of other Gods. But the prophets of Israel also frequently condemned the people for mistreating and abusing the poor among them:

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<sup>5</sup> Ronald J. Sider, *Rich Christians in an Age of Hunger: Moving from Affluence to Generosity* (Dallas: Word Pub, 1997), 45.

Thus says the Lord: For three transgressions of Israel, and for four, I will not revoke the punishment; because they sell the righteous for silver, and the needy for a pair of sandals—they who trample the head of the poor into the dust of the earth, and push the afflicted out of the way; father and son go in to the same girl, so that my holy name is profaned (Amos 2:6-7).

God considered Israel's treatment of the poor as being inextricably bound up in their worship of God. One could not separate the worship of God from the way one treated one's neighbors, especially those who were in need of mercy and help. Those who prospered especially had responsibility for those who did not. God made it clear that God's desire for the people was "steadfast love, not sacrifice" (Hosea 6:6). Ron Sider stated it strongly: "Those who neglect the poor and oppressed are really not God's people at all,"<sup>6</sup> according to the Scriptures. Their disobedience was part of the reason why the Israelites were defeated and taken into captivity, according to the prophets of Israel.

### ***Old Testament Themes Concerning Wealth***

In review, certain themes jump out from our study of the Old Testament texts concerning wealth and its use. First, we learn that God is not a god of scarcity, but a god of abundance—an abundance that God has planned for us as God's children. Second, while humans were given dominion over the abundance, all of creation is owned by God and is therefore under God's reign. Humans, therefore, are responsible to use these possessions in service to God. In fact, God blesses humans in order for them to be a blessing to others.

Third, God establishes parameters for humans in their relationship with God and with others, especially the poor and the alien. God knows our proclivity to hoard

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<sup>6</sup> Ibid., 59.

and use our possessions and relationships with others for selfish gain. Fourth, humans' treatment of each other is bound up in their relationship and worship of God. How one uses one's prosperity in service to others indicates how they view their relationship and worship of God. Love of God and love of neighbor cannot be separated. Finally, we will be judged by how we use or misuse our wealth in service to others, especially the poor and the alien.

In her book *Wealth As Peril and Obligation*, Sondra Wheeler lays out four other directions the discussion of wealth takes in the Old Testament, which overlap the above themes.<sup>7</sup> Two of these are positive themes: wealth as the blessing of the faithful and wealth as a reward for labor. Proverbs 10:4 reminds us, "A slack hand causes poverty, but the hand of the diligent makes rich."<sup>8</sup> This line of teaching says that financial prosperity is a good gift from God, and is even a reward for hard work, in some instances.

But Wheeler argues that there are two other dominant themes with regard to wealth and the use of God's blessings in the Old Testament: wealth as an occasion for idolatry, and as the fruit of injustice.<sup>9</sup> She argues that these two themes are the ones that carry forward most prominently into the New Testament texts, with the theme of wealth as a blessing for the faithful appearing only when speaking of being grateful to

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<sup>7</sup> Sondra E. Wheeler, *Wealth As Peril and Obligation: the New Testament On Possessions* (Grand Rapids: Eerdmans Publishing Co., 1995), 123-126.

<sup>8</sup> This proverb appears amidst proverbs concerning the benefits of living a righteous life, of living honestly with integrity and truth (Prov. 10).

<sup>9</sup> Wheeler, *Wealth As Peril and Obligation*, 123-124.

God for having one's needs met. The theme of wealth as a reward for labor drops out altogether.<sup>10</sup>

### **The New Testament Scriptures**

There are 92 passages concerning wealth and its use in the New Testament alone.<sup>11</sup> While we cannot entertain each of these passages, we will look at each main portion of the New Testament canon, namely the Gospels, Acts, the Pauline epistles, and the other writings to try and understand how the New Testament viewed wealth and its usage for the follower of Christ.

#### ***The Gospels on Wealth***

The Gospels' central figure (along with the rest of Scripture) is Jesus of Nazareth himself. To understand what the Gospels say about wealth, we must look at Jesus' words and actions. The first words of Jesus' ministry shed light on his priorities. Quoting Isaiah, Jesus read in the temple, "The Spirit of the Lord is upon me, because he has anointed me to bring good news to the poor. He has sent me to proclaim release to the captives and recovery of sight to the blind, to let the oppressed go free, to proclaim the year of the Lord's favor" (Luke 4:18-19).

While these words can refer to the spiritually poor, proclaiming good news to the poor and blind in spirit, they must also be read literally. Jesus' life, attested to in Scripture, bears witness to his willingness to become one with the poor and the

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<sup>10</sup> Ibid., 126.

<sup>11</sup> Ibid., 119.

outcast, in order to bring them good news. The passage from Isaiah that Jesus quotes is most clearly referring to the literal, physical oppression of the people of Israel.<sup>12</sup> While this does not give us an indication of Jesus' view of wealth and its usage *per se*, it does show us that Jesus saw his ministry as being concerned with the release of the oppressed and the lifting up of the physically poor and the sick.

We also learn from Jesus' life, however, that he did not grow up in poverty.<sup>13</sup> His father was a carpenter, a trade that would have provided adequately for the family. Jesus was also not a strict ascetic.<sup>14</sup> He enjoyed feasting with friends, attending celebrations such as weddings, and blessing them with abundance (John 2:1-11). He received gifts with gratitude (Matt. 26:6-13), and was accused of being a drunkard himself because of the company he kept (Matt. 11:19). He was not bigoted against the rich, but was willing to talk and eat with anyone, the poor and the rich alike. Jesus called all equally to repentance, in order for them to receive forgiveness and healing before God.

However, it is also clear in the Gospels that Jesus was not bound to possessions, and in fact shunned many of the things we would consider the staples of life. He lived the life of a wandering rabbi, with no place to lay his head (Matt. 8:20). He counted true sustenance and riches as spiritual rather than physical (Matt. 6:19-21). In a world where families took care of themselves and passed down inheritances through the generations, Jesus counted his brothers and sisters as all those who did his Heavenly Father's will (Matt. 46-50). While Jesus was not uncomfortable with

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<sup>12</sup> Sider, *Rich Christians in an Age of Hunger*, 47.

<sup>13</sup> Ibid., 49.

<sup>14</sup> Ibid.

possessions and wealth, it is apparent by the life he lived that he shunned these for the sake of his call. In his teaching and interaction with others, however, Jesus had much to say about the possession and use of worldly riches.

### *The Sermon on the Mount*

In the Sermon on the Mount in Matthew (Matt. 5-7) and the corresponding Sermon on the Plain in Luke (Luke 6:17-49), Jesus has much to say about the perils of possessions and wealth. In Luke's version of the Beatitudes, Jesus says, "Blessed are you who are poor, for yours is the kingdom of God. Blessed are you who are hungry now, for you will be filled...But woe to you who are rich, for you have received your consolation. Woe to you who are full now, for you will be hungry. Woe to you who are laughing now, for you will mourn and weep" (Luke 6:20-21, 24-25). Peter Gomes argues that this "woe" to the rich is not because they are rich, but because the rich have been deluded by the notion that it is what they have that makes them rich.<sup>15</sup>

In Matthew's version of the Sermon, Jesus makes his hearers aware that riches are not just about money, but about devotion. "No one can serve two masters; for a slave will either hate the one and love the other, or be devoted to the one and despise the other. You cannot serve God and wealth" (Matt. 6:24). Directly after this passage, Jesus exhorts the disciples not to worry about life, about what they will eat, drink, or wear. Jesus seems to know that wealth can be more than just an idol to worship. It can also be the place humans go to find security and comfort in the world.

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<sup>15</sup> Peter Gomes, *The Good Book: Reading the Bible with Mind and Heart* (New York: W. Morrow, 1996), 301.



At the same time, Jesus also teaches in the Sermon about the giving of alms and how it should be done. ‘Alms,’ which comes from the Greek word for charity or mercy, refers to charitable gifts, which became part of the early church’s worship service.<sup>16</sup> To give alms is to honor God while one is caring for the poor through these material offerings. It is not to be done to show others how spiritual you are. Instead, it must be done in secret, to ensure that your reward in heaven will be secure (Matt. 6:4).

Looking at these passages together, we conclude that Jesus doesn’t see money itself as evil. In fact, it can and should be used for good purposes, for religious purposes, and for the good of the community. Because Jesus’ disciples do not need to worry about their temporal needs as servants of God (Matt. 6:30), they are freed up to release their possessions to the greater world.

For Jesus, it is not money and wealth themselves that are the problem—it is how one views and uses money that becomes the problem. In this case, Jesus says, the poor are actually better off than the rich (as Luke 6 attests), for they get to see the Kingdom of God, free from the mirage of worldly wealth.

### ***Jesus’ Parables***

We will now look at the parables of Jesus to determine how these teaching stories help us understand Jesus’ view of wealth. Craig Blomberg identifies fifteen

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<sup>16</sup> Donald K. McKim, *Westminster Dictionary of Theological Terms* (Louisville: Westminster John Knox Press, 1996), 7.

different parables of Jesus having to do with wealth.<sup>17</sup> We will look at four of these parables in order to gain a sense of Jesus' teaching on wealth in the parables.

***The Parable of the Rich Fool (Luke 12:13-21)***

This parable is told by Jesus in response to someone's asking Jesus to back them up in having their brother share the family inheritance. Jesus interprets this request as an act of greed, of attempting to acquire for oneself wealth for one's personal benefit. Jesus responds by telling a parable of a rich man who had a bumper crop. The fact that the man was rich or that he had a prosperous year are neutral facts in the story, neither bad nor good. In response to this abundance, however, the man does something that will affect his life. He decides what he needs to do is to tear down his barns where he keeps his crops, and build bigger ones to hold his grain and goods. He tells himself, "Soul, you have ample goods laid up for many years; relax, eat, drink, be merry" (Luke 12:19). It is at this point that God responds. The man is foolish, God says, not because he had his riches, but because the things he hoarded for himself did not belong to him in the first place. "And the things you have prepared, whose will they be? So it is with those who store up treasures for themselves but are not rich towards God" (Luke 12:21). It appears that it is not the man's riches that cost him his life, but his thinking that they were his to store up in the first place.

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<sup>17</sup> Blomberg, *Neither Poverty Nor Riches*, 113-127.

***The Parable of the Good Samaritan (Luke 10:29-37)***

This parable is told in response to a lawyer's question, "And who is my neighbor?" Jesus teaches that to love the neighbor as God calls means to be willing to cross racial, economic, and even enemy lines to help the one who is in need. But this parable also shows us that loving one's neighbor costs. Financially, the Samaritan was willing to do more than just lift the man off the road, but to also pay for his care and lodging as he recovered. "The next day he took out two denarii, gave them to the innkeeper, and said, 'Take care of him; and when I come back, I will repay you whatever you spend'" (Luke 10:35). For Jesus, being a good neighbor means showing mercy with one's finances as well as one's actions.

***The Parable of the Talents (Matthew 25:14-30)***

A version of this parable is also told in Luke 19:11-27. In Matthew, the parable of the talents is told by Jesus to describe what the kingdom of heaven will be like. The parable is well known—a man is going on a journey and entrusts his property to his slaves. He gives each one a different quantity of talents, five, two and one, presumably according to their abilities. This amount of money was staggering. A talent was the greatest unit of accounting in Greek money, equal to 10,000 denarii, or 10,000 days' wages.<sup>18</sup> Each of these slaves had been given much to work with.

The one with five talents traded with them and made five more. The one with two talents did the same, making two more talents. Both of these slaves were rewarded for their sound investing, receiving the praise of their master and being

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<sup>18</sup> Frederick Dale Bruner, *Matthew: A Commentary*, vol. 2, *The Churchbook*, Matthew 13-28 (Grand Rapids: W.B. Eerdmans Pub. Co, 2004), 553.

promised dominion over more and more resources of the master. However, the slave who received the one talent decided to bury his in the ground, fearful of his master whom he knew to be a harsh man who would do whatever it took to make money (Matt.25:24). This slave was reprimanded harshly by the master as a wicked and lazy worker. He is thrown into the outer darkness and his talent given to the one who now had ten. The master proclaims, “For to all those who have, more will be given, and they will have an abundance; but from those who have nothing, even what they have will be taken away” (Matt. 25:29).

What does this passage tell us about wealth? From the investing slaves who are the heroes of the story, we can deduce that our talents, whether they are monetary or otherwise, must be invested for the master’s (God’s) use. In the area of wealth and resources, we can say that if we fail to use them for God’s glory, then we have failed. Money is given to be used, not hidden,<sup>19</sup> and in this case the third servant has failed his master by not using the gifts that God gave him.

### ***The Parable of the Sheep and the Goats (Matthew 25:31-46)***

Directly following the parable of the talents in Matthew is the parable of the sheep and the goats. This is the final story in Jesus’ public teaching ministry and depicts the last judgment of humanity. On that day, Jesus says, the Son of Man will separate humanity into two groups on the basis of what they have done for the hungry, the thirsty, the stranger, the naked, the sick, and the prisoner. The sheep, those who have cared for these on the margins, will be welcomed in, while those who

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<sup>19</sup> Ibid., 561.

have ignored and turned them away will be sent to eternal punishment. “Just as you did it to one of the least of these who are members of my family, you did it to me,” the king says (Matt. 25:40).

With regard to wealth, we learn from this teaching that we will be held accountable with how we use our lives and how we reach out with them to those who are in need, the “least of these.” Our food, our homes, our clothes, our time – our resources must be used for others. If we don’t, we will be judged, and judged severely. We will now turn to two stories of personal interactions Jesus has with the monetarily rich to try and understand how he approached them in their call to discipleship.

### **Jesus’ Interactions with the Wealthy**

#### ***Jesus and Zacchaeus (Luke 19:1-10)***

Luke’s Gospel tells us that Zacchaeus was a chief tax collector for the city of Jericho and a wealthy man, presumably from his tax collecting. Collecting taxes for Rome was a lucrative endeavor, as well as a despised one, with riches built by extorting the Jewish people.<sup>20</sup>

Yet, in spite of these truths, Jesus chooses to dine with Zacchaeus as he passes through Jericho. We do not hear what happens in their conversation, but this dinner with Jesus turns into a conversion for Zacchaeus, as he decides to give half his possessions to the poor, and to pay back those he has defrauded four hundred percent of what he has taken from them (Luke 19:8).

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<sup>20</sup> Blomberg, *Neither Poverty Nor Riches*, 140.

From this passage, we learn that Jesus is not prejudiced against those with wealth, even those who gained that wealth through dishonest means. However, we also learn that true conversion creates a reorientation of life in Zacchaeus with regard to his riches. He agrees to give away fifty percent of his wealth, and repay those he has defrauded with interest. Jesus loves Zacchaeus for who he is, but his conversion calls him to respond in faith even with his wealth.

***Jesus and the Rich Man (Mark 10:17-31)***

The other specific account in the Gospels that shows Jesus interacting with a person of wealth is the interaction with the rich man. There are no more pointed accounts in all the Gospels concerning Jesus' interaction with someone where wealth was the main topic. The story is told in each of the synoptic Gospels (Matt. 19:16-30, Mark 10:17-31, and Luke 18:18-30), each with minor variants in the details, but the same questions and outcome.

As Jesus begins another preaching journey, Mark tells us that a man comes before Jesus, kneels as a sign of respect, and asks him what he must do to inherit eternal life. Jesus gives him the only response he could as a rabbi – he points him to the Law.<sup>21</sup> The man answers that he has kept all of them since he was young.

“Jesus, looking at him, loved him and said, ‘You lack one thing; go, sell what you own, and give the money to the poor, and you will have treasure in heaven; then come, follow me’” (Mark 10:21). This is the only place in Mark's Gospel where Jesus

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<sup>21</sup> Wheeler, *Wealth as Peril and Obligation*, 44.

is described as loving someone.<sup>22</sup> He sees potential in this man, and invites him on the road with him, to be his disciple.

Sadly, when the man hears what he must give up, Scripture says he was “shocked, and went away grieving, for he had many possessions” (Mark 10:22). Jesus responds to his disciples, “Children, how hard it is to enter the kingdom of God! It is easier for a camel to go through the eye of a needle than for someone who is rich to enter the kingdom of God” (Mark 10:24-25). Instead of assuming this pronouncement as relating to someone else, the disciples take it to heart, asking Jesus the question, “Then who can be saved?” (Mark 10:26) Jesus responds that what is impossible for humans is possible for God (Mark 10:27). Jesus then goes on to say that all those who leave their houses, families, and livelihoods for Jesus’ sake and for the sake of the good news will receive one-hundred times that in this age and in the age to come, eternal life (Mark 10:29-30).

From this account, we learn what Jesus sees as the effects of wealth on humans. For this man, Jesus called him to abandon all his wealth to follow him. This is different than Jesus’ interaction with Zaccheaus, as Zacchaeus himself volunteered half of his fortune. Each was called and compelled in different ways according to their riches. Therefore, we cannot generalize with regard to the level of abandonment of one’s wealth to follow Christ.

We are also reminded in this passage that Jesus does not see money as evil in and of itself. It can be put to good use for those who are in need. Jesus’ invitation for the man to sell his possessions and give them to the poor redeems the possessions and

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<sup>22</sup> Ched Myers, *Binding the Strong Man: A Political Reading of Mark’s Story of Jesus* (Maryknoll, NY: Orbis Books, 1988), 273.

puts the man in the unique position, as Justo Gonzalez says, of being able to loan to God, who is truly rich, by giving his wealth to the poor.<sup>23</sup>

We also see that Jesus is not calling the young man to be friendless and destitute in his giving up of his possessions. He calls him to be his follower, as Ron Sider notes. “In other words, he invited him to join a community of sharing love, where his security would not be based on individual property holdings, but on openness to the Spirit and on the loving care of new-found brothers and sisters.”<sup>24</sup>

Jesus also issues a warning here. There are things in life that can hold humans back from following him, and may even bar one’s way into the Kingdom of God. For this young man, it was his possessions that clearly stood in his way. While we cannot generalize Jesus’ critique of this young man, this teaching is consistent with Jesus’ teachings elsewhere concerning the power of possessions and wealth over an individual (Matt. 6:24). Wealth has power to draw an individual away from following Jesus.

In an absurd, hyperbolic metaphor, Jesus even paints the challenge of those who hold on to riches by proclaiming it is easier for a camel to get through a needle’s eye than for the rich to enter the kingdom of heaven (Mark 10: 25). This metaphor has often been literalized into an apocryphal story that there was an actual small gate in Jerusalem that could only be entered by a camel on its knees. In fact, the Babylonian Talmud tells a similar story of an elephant going through the eye of a

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<sup>23</sup> Justo Gonzalez, *Faith and Wealth: A History of Early Christian Ideas on the Origin, Significance, and Use of Money* (San Francisco: Harper & Row, 1990), 179.

<sup>24</sup> Sider, *Rich Christians in an Age of Hunger*, 78.



needle,<sup>25</sup> indicating that this metaphor must have been known to Jesus' hearers. Meyers, quoting José Miranda, calls this "manipulation at the hands of bourgeois conscience-tranquilizing exegetes"<sup>26</sup> who do so in an effort to sanitize the toughness of the message towards the rich. As Wheeler observes, "There is nothing to suggest that God's call or its demands will be somehow softened or made more 'reasonable' and more compatible with ordinary life: only that God can make possible—even for the rich—the wholehearted response that the kingdom requires."<sup>27</sup> Jesus' shocking words towards the rich need to be heard and experienced in all their discomfort.

### **A Summary of the Gospels on Wealth**

In summary, this is what we can deduce from the Gospel accounts concerning Jesus' view of wealth and possessions. First, Jesus was not against those with human wealth. He celebrated, dined with, and called the wealthy into discipleship along with the rest. Second, the topic of riches in Jesus' parlance is not just about money but devotion. No one can pursue God and pursue riches at the same time. Both demand full devotion, and one must choose whom to serve. Third, riches are meant to be given to support others, especially the poor. Jesus addresses this in the form of almsgiving in secret, and the call to the rich man to rid himself of his wealth. Fourth, Jesus warns against storing up riches while neighbors are struggling to survive. To do so costs the one who hoards their life.

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<sup>25</sup> Meyers, *Binding the Strong Man*, 275.

<sup>26</sup> Ibid.

<sup>27</sup> Wheeler, *Wealth as Peril and Obligation*, 47.

Fifth, Jesus teaches that having wealth makes us responsible to help others in need. As the Good Samaritan assisted his enemy in need, we must be willing to give of our wealth to assist all we come into contact with who are in need. Sixth, our wealth is not our own, it is God's. We must invest it for God's use and not our own. Since it is God's, we must also be careful with what we choose to invest in. Our investments must be ones that will honor God's creation and not abuse or take advantage of it. Seventh, it is not imperative that one gives everything they have away to be in full discipleship to Jesus. Each is called to do what God is calling them personally to do, which might be different for each one. However, assistance of the poor is supreme in Jesus' mind in his expected use of wealth. Eighth, giving up one's riches for God's use is a part of the conversion experience in the accounts told in Scripture. Discipleship reorients my view and use of wealth.

### **The Early Church in Acts**

We will now turn to the biblical accounts of the early church, to see what they teach us about wealth and possessions. Shortly after Pentecost, through the power of the Holy Spirit, Peter proclaimed the gospel of Jesus Christ and three thousand persons were added to the fellowship of believers (Acts 2:41). From that day forward, these converts began to operate in new and different ways with regard to each other and, particular to our study, the use of their possessions and wealth. Acts tells us one of the things that marked this Christian community was that they were "together and held all things in common" (Acts 2:44). Holding all things in common is immediately

deciphered for us in the next verses,<sup>28</sup> as their selling their individual possessions and giving the proceeds to the group, for whoever had any need. God promised that if the people lived out the commandments of God there would be no one in need among them (Deut. 15:4-5). We see a glimmer of this in the early church in Acts 2, as they viewed their possessions and wealth as first to benefit others, not themselves.<sup>29</sup>

In Acts 4, we also get a picture of this early church community. They were described as having “one heart and soul” (Acts 4:32), as being more alive together than as independent entities. With regard to their wealth of possessions, no one claimed private ownership, but “everything they owned was held in common” (Acts 4:32). This does not mean that people stopped retaining private ownership of things,<sup>30</sup> but that these possessions were held not to serve their own purposes but the purposes of the fellowship. As needs arose, they sold what they had and laid it at the apostles’ feet to distribute to those in need: “There was not a needy person among them” (Acts 4:34).

From this, we can gather that wealth and riches can be used for great good in the church if one is willing to hold them in perpetuity for the benefit of the community. We also see that people relinquished possessions not for the sake of renunciation, but for the sake of others in need. It is grounded in the oneness of heart and soul, surrounding the testimony and grace of the resurrection of the Lord Jesus

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<sup>28</sup> Blomberg, *Neither Poverty nor Riches*, 162.

<sup>29</sup> Sider, *Rich Christians in an Age of Hunger*, 79.

<sup>30</sup> Blomberg, *Neither Poverty nor Riches*, 164.

(Acts 4:33). It is done not as a requirement for membership, but in response to the oneness of faith.

### **The Apostle Paul on Wealth**

From what we know from Scripture, Paul was born into relative affluence. His early years in the Greek cultural center of Tarsus, his heightened education studying under the prestigious rabbi Gamaliel (Acts 22:3), his trade knowledge as tentmaker (Acts 18:3), and his inherited Roman citizenship (Acts 22:28) suggest that Paul was at home among the privileged of his day.<sup>31</sup> However, his life after his conversion was filled with physical hardship, as he abandoned whatever profit he had from his prestigious place in the world for the sake of Christ (Phil. 3:7). We will look at three passages from Paul's writings to illustrate his views on wealth and how Christians should approach it.

#### ***1 Corinthians 11:17-22: Division at the Lord's Table***

The church at Corinth was diverse socially, ethnically, and economically. Both rich and poor worshiped together, learning to love and follow Jesus Christ. Unlike the Acts church who had "one heart and soul" (Acts 2:32), however, the Corinthian church was divided. One of the guiding cultural principles in the Roman *symposia* was to "rank one's guests in terms of social status, with those of higher status eating with the host in the dining room and others eating elsewhere and getting

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<sup>31</sup> Blomberg, *Neither Poverty Nor Riches*, 177.

poorer food.”<sup>32</sup> Unfortunately, these same dividing cultural mores had also found their way into the church at the Eucharist.

It appears that some of the Christians, particularly the ones used to eating the best and first, were eating and drinking all the food at the Eucharistic table, even going so far as to get drunk, while others went hungry (1 Cor. 11:21). They each ate their own supper, not together as a diverse body of believers but among their own kind. In doing so, Paul said they were not recognizing the body of Christ at all, but were drinking judgment on themselves (1 Cor. 11:29). Although Paul is not calling specifically for economic equality in this passage, he is saying that at the table of the Lord, all are one. Whatever social status and possessions one brings to the table fade into the background under the auspices of the worshipping community of faith.

### ***2 Corinthians 8-9: The Generosity of the Macedonians and the Jerusalem Collection***

One of the main narrative themes running through Paul’s letters is a collection he takes up with each of his churches to support the Christians in Jerusalem, who are in the midst of persecution. He takes up this collection for a number of reasons, which are outlined elsewhere.<sup>33</sup> However, Paul shows his willingness to use whatever tactics necessary to encourage the Corinthians to give to this cause for the struggling Christians in Jerusalem. Peer pressure (2 Cor. 8:1-2, 9:4), reminding them of God’s generosity (2 Cor. 8:9-11), encouraging them that God will provide great blessings

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<sup>32</sup> Meyers, *Sabbath Economics*, 55.

<sup>33</sup> Wheeler, *Wealth as Peril and Obligation*, 75-76.

for their gifts (2 Cor. 9:11)—Paul utilizes all of these tactics in an effort to get them to give to the cause.

A shining example of what this generosity looks like is the Macedonian church. Paul testifies to the Corinthians that it was specifically during a time of great hardship for the Macedonians that they overflowed with generosity towards this collection for Jerusalem. “For, as I can testify, they voluntarily gave according to their means, and even beyond their means, begging us earnestly for the privilege of sharing in this ministry to the saints” (2 Cor. 8:3-4).

Of anywhere in the Pauline corpus, this is the most extensive discussion of the economic obligations of believers.<sup>34</sup> Their willingness and desire to give, even though they couldn’t give much because of their circumstances, was a witness and testimony to God’s grace. As Wheeler notes, “It is this attitude of willingness that makes any gift that corresponds to one’s resources acceptable.”<sup>35</sup>

Paul also reminds the Corinthians here that they are not being asked to give to ease others’ burdens only to place undue burdens on their own shoulders. “I do not mean that there should be relief for others and pressure on you, but it is a question of a fair balance between your present abundance and their need, so that their abundance may be for your need, in order that there may be a fair balance” (2 Cor. 8:13-14). In other words, the aim is to be equal in the meeting of people’s needs, with one person’s surplus providing for another’s deficiency, and vice versa. Each person’s gifts are given for the benefit of the body as a whole, and in this passage from 2 Corinthians, these gifts include our abundance.

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<sup>34</sup> Ibid., 78.

<sup>35</sup> Ibid., 83.

### ***1 Timothy 6:9-10: The Teaching of Timothy***

“But those who want to be rich fall into temptation and are trapped by many senseless and harmful desire that plunges people into ruin and destruction. For the love of money is a root of all kinds of evil, and in their eagerness to be rich some have wandered away from the faith and pierced themselves with many pains” (1 Timothy 6:9-10). In this passage, Paul is writing to his young protégé Timothy and warning him of those who will try to steer the church away from the “sound words of our Lord Jesus Christ” (1 Tim. 6:3) and towards objects and attitudes that promote selfish gain. Prime among these is the love of money and the pursuit of riches, which can trap people in pursuit of desires that are both senseless and harmful, Paul says (1 Tim 6:9-10). Out of all the destructive desires and attitudes Paul warns Timothy of, it is wealth that receives the most attention in this passage.

### **Other New Testament Passages Concerning Wealth**

#### ***James 5:1-6: The Attitude of Wealth***

In the letter of James, the author is concerned primarily with how one’s faith and works match up. “So faith by itself, if it has no works, is dead” (James 2:17). James gives a lot of practical advice to the readers. He has especially choice words for those who are rich.

It should be noted that James’s basic attitude towards wealth itself is one of profound suspicion.<sup>36</sup> He first condemns the rich Christians for letting their gold and silver rust and their extra clothes be eaten by moths, laying them up for the future

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<sup>36</sup> Wheeler, *Wealth as Peril and Obligation*, 104.

instead of using them for God's purposes (James 5:2-3). Secondly, he condemns them for acquiring and maintaining their wealth in an unjust manner, by depriving the poor of the payments for their labor (James 5:4).<sup>37</sup> Worldly wealth is now considered a stench before God, and the rich will suffer because of it (James 5:1). Thirdly, James condemns the church for showing partiality to the rich by giving them the best seats in the house, thus dishonoring the poor in the process (James 2:1-7).

This three fold indictment shows that God hates the unnecessary storing up of wealth that could be used for the good of others, the dishonest means of gaining that wealth (especially as it occurs at the abuse of others), and the marginalization of the poor at the expense of the rich, which is akin to ignoring those God has chosen (James 2:5).

### ***Revelation 3:14-22: The Church at Laodicea***

Probably toward the end of Domitian's reign, 90-95 AD,<sup>38</sup> the writer of the Revelation addresses seven churches in Asia minor, to encourage them as they suffer persecution. One of these churches was located in the city of Laodicea. Laodicea was one of the wealthiest commercial centers in Asia Minor. Known for its textile products and as the chief medical center of Phrygia, Laodicea was a city filled with wealth and prosperity.<sup>39</sup>

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<sup>37</sup> Ibid., 98-99.

<sup>38</sup> Bruce M. Metzger, *Breaking the Code: Understanding the Book of Revelation* (Nashville: Abingdon Press, 1993), 15-17.

<sup>39</sup> Metzger, *Breaking the Code*, 43.



In this passage, however, Jesus speaking through John accuses the church of being lukewarm, “neither cold nor hot” (Rev. 3:15). This is a worse accusation than being cold, Jesus says. The reason the church is lukewarm? “For you say, ‘I am rich, I have prospered, and I need nothing.’ You do not realize that you are wretched, pitiable, poor, blind, and naked” (Rev. 3:17). It is because of their reliance on worldly wealth and their belief that this wealth is cause for independence that they are judged. The writer of the Revelation goes on to encourage the church in Laodicea by telling them that Jesus hasn’t abandoned them yet, but is standing at the door, knocking, in the hopes of being let in (Rev. 3:20).

This passage gives us another insight into Scripture’s view of wealth and discipleship—that the rich disciple is in danger of appearing to be a follower, but in actuality only looking like one. They are in danger of relying too heavily on their riches to be true followers of Christ. Jesus is proclaimed in the wealthy church, but if reliance is placed on one’s wealth, he is really just outside the door. Ron Sider calls the church at Laodicea a good image of the American church—enormously wealthy and proud of it. It thinks most things are going well in spite of its blatant disobedience.<sup>40</sup>

### Conclusions

From our study thus far in the Old and New Testaments, we draw the following conclusions concerning the challenges and opportunities of worldly wealth. First, consistently throughout Scripture, wealth is not seen as a bad thing, *per se*, but

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<sup>40</sup> Ronald J. Sider, *The Scandal of the Evangelical Conscience: Why Are Christians Living Just Like the Rest of the World?* (Grand Rapids: Baker Books, 2005), 122.

is neutral in and of itself. It can be used for great good, in fact. It is how one views wealth and what one is willing to do to get it, therefore, that becomes the idolatrous temptation of wealth. This is what the Christian must watch out for.

Second, wealth is given to a person not for their personal blessing, but for the blessing of the entire community. A person does not have permission to do whatever they want with their resources. We are created first and foremost for community, and our finances are meant to bless that community over and above ourselves. Third, the love of God and love of neighbor cannot be separated. Therefore, what I do with my wealth on behalf of my neighbor is just as much an act of worship as my Lord's-Day observance.

Fourth, wealth is ultimately about worship and devotion. More than anything else lifted up in Scripture, it has the power to draw one away from devotion to God. To speak of wealth and discipleship, then, we must speak of worship. Fifth, complete divestiture of one's wealth is not required by everyone who seeks to follow God's leading. However, conversion does involve giving away one's wealth, and seeing it not as one's own, but as God's for the good of the community. With these Scriptural principles in place, we will now examine the teachings of the Church through the ages, to see how these principles were supported, or ignored.

## CHAPTER 3

### CHRISTIAN HISTORY AND THOUGHT

The beauty of the bed does not make our sleep sweeter or more pleasant, does it? Rather it is more onerous and burdensome, if we have any sense. For when you consider that, while you sleep on a bed of ivory, someone else does not enjoy even sufficient bread, will your conscience not condemn you, and rise up against you to denounce the inequality?

John Chrysostom<sup>1</sup>

The purpose of this chapter is to present materials from Christian history and thought concerning the challenge of wealth in Christian discipleship. We will explore how the church engaged the subject of wealth and affluence after the days of the apostles: where their teachings remained consistent, where they changed, and what this says to us as disciples of Jesus Christ in the twenty-first century.

#### Greek and Roman Thought on Wealth

We have already examined Scripture's view of wealth and discipleship, which informed and shaped the teachings of the early church on this subject. Before examining the Post-Apostolic church's teachings, we need to understand the culture in which they lived and against which they reacted.

The ancient myth of King Midas<sup>2</sup> illustrates how the ancient Greeks viewed wealth and its power in the world. Dionysus (also known by his Roman name, Bacchus) was the god of wine, agriculture and fertility in nature. In the myth,

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<sup>1</sup> St. John Chrysostom, *On Wealth and Poverty* (Crestwood, NY: St. Vladimir's Seminary Press, 1984), 24.

<sup>2</sup> Anna Baldwin, *Encyclopedia Mythica*, s.v. "Midas," <http://www.pantheon.org/articles/m/midas.html> (Accessed May 30, 2007).

Dionysus meets the human King Midas after Midas cares for Dionysus's beloved teacher Silenus in an hour of need. Dionysus was so pleased with Midas that he offered to grant Midas one wish. Midas asked that everything he touched be turned into gold. Dionysus warned Midas about the danger of such a wish. Midas refused to listen, however, and his wish was granted.

Initially, Midas was thrilled by the power in his hands, but this excitement soon waned as he found he could no longer eat or drink, since these common elements were transformed into gold as well. Finally, when Midas killed his young daughter with his golden touch, his grief was complete. He begged Dionysus to take away the gift of the golden touch. His wish was granted, but his pain remained, as his daughter was lost to Midas's touch.

The story of King Midas gives us a good picture of how the ancient world viewed wealth. It showed that wealth was something the ancients saw as worth pursuing and trying to gain—that it had an inherent value that added something to their life. Yet it showed us how dehumanizing they believed greed to be, when everything is judged in terms of its monetary worth.<sup>3</sup> The myth of Midas also carried in it a common motif in Greek folklore—the “short-sighted wish,” as Midas's greed blinded him to the future.<sup>4</sup> Humans pursue instant pleasure at the expense of future fulfillment, and gold (“wealth”) has that sort of power over individuals.

The great thinkers of ancient Greece agreed on these attitudes towards pleasure and wealth. Plato (428-348 BCE), one of the great thinkers who laid the

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<sup>3</sup> James M. Childs Jr., *Greed: Economics and Ethics in Conflict* (Minneapolis: Fortress Press, 2000), 5.

<sup>4</sup> Anna Baldwin, *Encyclopedia Mythica*.

philosophical foundation for the modern world, thought and wrote much on the ideal Republic. According to Princeton sociologist Robert Wuthnow, fundamental to Plato's thinking was that human motivation came from the satisfaction of desires: the desire for wisdom and knowledge, honor and power, and even appetitive desires, including the love of money.<sup>5</sup> Therefore, work and money were vital aspects of human life and should not be separated from the fundamental beliefs, values, and assumptions about life itself.<sup>6</sup>

Because of this, however, humans must be careful about how they view, use, and gather wealth. The quest for material goods, though motivating, is a corrupting power in a community.<sup>7</sup> According to Plato, the ideal state would have all goods and property held in common among the ruling class, in order to limit the power of greed over individuals and to allow the ruling class to be true philosophers for the good of the Republic. "And here we agree with what we said earlier: you remember these assistants were to have no houses of their own, no land or property; they were to be supported by the other citizens, and to spend this wage of their guardianship all in common, if they were to be really guardians."<sup>8</sup> As historian Justo González writes, "True philosophy can be done only when one is unconcerned about the material

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<sup>5</sup> Robert Wuthnow, *God and Mammon in America* (New York: Free Press, 1994), 13.

<sup>6</sup> Ibid.

<sup>7</sup> Plato is addressing the two higher classes of citizens here, the rulers and the soldiers. Justo L. González, *Faith and Wealth: A History of Early Christian Ideas on the Origin, Significance, and Use of Money* (San Francisco: Harper & Row, 1990), 6.

<sup>8</sup> Plato, *Great Dialogues of Plato*, ed. Eric H. Warmington and Philip G. Rouse (New York: New American Library, 1956), 263.

necessities of life.”<sup>9</sup> Plato also banned extreme poverty in his ideal state, not because it was a moral evil but because it threatened the stability of the state itself.<sup>10</sup>

Plato’s student Aristotle (384-322 BCE) agreed with much of what Plato said concerning the Republic. Aristotle argued, however, that the existing order of private wealth was the proper means to run the Republic. Private wealth allowed people to share what was really their own rather than what was everyone’s.<sup>11</sup> Here we see early on an understanding that giving of one’s own personal wealth brings pleasure to life. Aristotle also believed that private ownership led to better management of assets, and proper boundaries for the state’s influence over the individual.<sup>12</sup> He wrote, “Property should be in a certain sense common, but, as a general rule, private; for, when everyone has a distinct interest, men will not complain of one another, and they will make more progress, because every one will be attending to his own business.”<sup>13</sup> Individual ownership led to success as a Republic.

As history proved, it was Aristotle’s critique of Plato that became the backbone of the Greek and Roman legal system, with the rights of the wealthy to use their possessions as they saw fit being the order of society. The system catered to and protected the ruling citizens of society who were meant to care for the poor and working classes. Contrast this to the system from the Hebrew laws governing the culture into which Jesus was born. Hebrew law said that private rights concerning

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<sup>9</sup> González, *Faith and Wealth*, 8.

<sup>10</sup> Ibid.

<sup>11</sup> Ibid.

<sup>12</sup> Ibid., 8-9.

<sup>13</sup> Aristotle, *Politics*, trans. Benjamin Jowett, 2000, <http://classics.mit.edu/Aristotle/politics.3.three.html> (accessed September 4, 2007), II.V.

property were always less important than one who was in need. Any hungry or thirsty traveler had the right to go into any field and eat grain and grapes, as long they took only what they needed (Deut. 23:24-25). Landowners were required to leave a portion of every crop for the poor and the alien (Deut. 24:19-21).

In the early Acts community, people relinquished their possessions not because they had to, or just for the sake of renunciation, but for the sake of others in need. This formed the basis of Christian *koinonia*, not fellowship in the sense of good feelings towards others, but based in sharing as any had need (Acts 2:45).<sup>14</sup> One can see how this difference caused friction between the Greek and Roman culture that ruled the ancient world, and the Jewish people who were oppressed. It was into this world that Jesus proclaimed a new Kingdom reality, to which the New Testament Scriptures testify.

### **The Challenges and Witness of the Post-Apostolic Church**

We will now turn to the witness of the Post-Apostolic church of the first through third centuries CE. While the church leaders during this time had much to say about the place of wealth in the life of the community of faith, the testimony of the church itself from extra-biblical sources is also compelling.

The Post-Apostolic Christian church, up until Constantine, was a dangerous group to be affiliated with in the Roman world. “I know that you have but little power, and yet you have kept my word and have not denied my name,” Jesus spoke to the church in Philadelphia in Revelation (Rev. 3:8). They were persecuted by Rome, as well as by their own mother religion, Judaism. While this passage from Revelation

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<sup>14</sup> Ibid., 82-83.

was written about one church in particular, this was a common testimony of ancient churches elsewhere as well.

Taxation was very heavy in the Roman Empire in the first centuries of the Common Era, with the burden especially heavy on the Jewish people.<sup>15</sup> Along with this, Roman polytheism brought religious pressures on the Jews. Their desire to remain distinct did not play well with the Roman desire for all to pay homage to their plethora of gods.

The Jewish people also carried with them a memory of disobedience on their part, of times in their history when they had disobeyed YHWH and bowed before the gods of the surrounding culture. Each time this happened, they interpreted their downfall as a judgment from YHWH because of their disobedience. Even in the first century CE, they felt they were paying the price for these sins. Therefore, to be faithful to the Law of Moses was of utmost importance, as they kept themselves separate from Rome. Groups like the Zealots, the Pharisees, the Sadducees and the Essenes are examples of sub-groups of Jews attempting to do just that.<sup>16</sup>

With this backdrop, one can see how threatening Christianity was to the Jews of the first century. Not only was their leader, Jesus, calling himself the Son of God, an act of blasphemy deserving death under the Law (Matt. 26:63-68), but this Jewish sect began to welcome Gentiles into their midst without the necessity of circumcision and strict adherence to the Law (Acts 13:46-50). The very act of disobedience that Rome was forcing upon them in trying to dilute their distinctiveness was now being

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<sup>15</sup> Ibid., 72.

<sup>16</sup> Justo L. González, *The Story of Christianity* (San Francisco: Harper & Row, 1984), 9-10.



done by the Christians as well. Therefore, the Christians received great persecution from their own religious ancestors.

Christians were persecuted by Rome as well. In 64 CE, a fire started in Rome that burned ten of the fourteen sections of the great city to the ground. In an effort to protect himself from being accused of committing the arson, Nero decided to blame the Christians who, according to first century historian Tacitus, were “hated for their abominations.... Accordingly, an arrest was first made of all who pleaded guilty [to being Christian]; then, upon their information, an immense multitude was convicted, not so much of the crime of firing the city, as of hatred against mankind.”<sup>17</sup>

Soon, Christians were persecuted by Rome not just because of this arson allegation, but simply because of their faith. The persecution was widespread and bloody, with many boldly dying martyrs' deaths. To be a Christian was to set oneself against the Roman and Jewish status quo. The church flourished in this period, however, as the Christians lived out their life of faith together. While the world in which they lived persecuted them, they continued to walk in faith, and people noticed how they lived.

From the ancient records, what is especially interesting is how much they were noticed for how they treated one another, and how they used their collective resources. Second century Christian Aristides writes:

They walk in all humility and kindness, and falsehood is not found among them, and they love one another. They despise not the widow, and grieve not the orphan. He that hath, distributeth liberally to him that hath not. If they see a stranger, they bring him under their roof, and rejoice over him, as it were their own brother: for they call themselves brethren, not after the flesh, but after the spirit and in God; but when one of their poor passes away from the

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<sup>17</sup> Tacitus, *The Annals*, <http://classics.mit.edu/Tacitus/annals.11.xv.html> (accessed October 4, 2007).

world, and any of them see him, then he provides for his burial according to his ability; and if they hear that any of their number is imprisoned or oppressed for the name of their Messiah, all of them provide for his needs, and if it is possible that he may be delivered, they deliver him. And if there is among them a man that is poor and needy, and they have not an abundance of necessities, they fast two or three days that they may supply the needy with their necessary food.<sup>18</sup>

Tertullian (155-230 CE) reported that outsiders were amazed by the love they saw in the persecuted Christian community. The enemies of Christianity called the Christians' love for each other their distinctive sign. Tertullian wrote, "Our care for the derelict and our active love have become our distinctive sign before the enemy.... See, they say, how they love one another and how ready they are to die for each other."<sup>19</sup> It was reported in 250 CE that the Roman church supported fifteen-hundred needy persons.<sup>20</sup> Clearly they were taking seriously Scripture's call to "care for orphans and widows in their distress" (James 1:27). Even years later, the Roman Emperor Julian the Apostate (361-363 CE) admitted, "the godless Galileans [Christians] feed not only their poor but ours also."<sup>21</sup>

The love they had for each other and their willingness to give their resources for those who could never repay them stuck out to the culture in which the early Christians lived. Wealth and resources were things not to keep, but to be used for God's glory. The church's life was a testimony to the world, and a testimony to us as well.

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<sup>18</sup> Ronald J. Sider, *Rich Christians in an Age of Hunger: Moving from Affluence to Generosity* (Dallas: Word Pub, 1997), 87.

<sup>19</sup> Ronald J. Sider, *The Scandal of the Evangelical Conscience: Why Are Christians Living Just Like the Rest of the World?* (Grand Rapids, Baker Books, 2005), 52.

<sup>20</sup> Ibid.

<sup>21</sup> Ibid.

## Church Leaders Before Constantine

We will now turn to the writings of the leaders of the church before Constantine's rule. While there are many teachers, theologians and Christian writings that mention the place of wealth and possessions in the lives of the early believers, we will focus on two, Hermas and Clement of Alexandria. These two figures epitomize the strength and the flexibility of the Pre-Constantinian church towards the rich. In examining their lives and writings, we hope to gain a picture of what was being taught to the Pre-Constantinian church around the Roman world.

### *The Shepherd of Hermas*

We do not know for sure who Hermas was, although some scholars say he may have been the brother of Pius, the bishop of Rome from 141 to 155 CE.<sup>22</sup> It appears that at one point in his life, he himself was rich, but either gave away or lost his riches in service to Christ.<sup>23</sup> We do know that he left an apocalyptic writing called *The Shepherd of Hermas* in which he described a series of visions he had, which were meant to rebuke the church for its greed and hypocrisy and to teach the church the ways of Christ.<sup>24</sup> *The Shepherd of Hermas* appeared in an early version of the New-Testament canon, but was dropped because no connections could be made between the author and the first apostles.<sup>25</sup> However, it remained an important teaching work for Christians in the post-Apostolic world.

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<sup>22</sup> González, *Faith and Wealth*, 96.

<sup>23</sup> Ibid., 98.

<sup>24</sup> Hermas, 2<sup>nd</sup> cent., *Revelations to the Shepherd of Hermas: A Book of Spiritual Visions*, compiled by Robert Van de Weyer (Ligouri, MO: Triumph Books, 1995, i.

None of the post-Apostolic writings devotes as much attention to the challenge of wealth and the divide between rich and poor as does Hermas.<sup>26</sup> *The Shepherd* is made up of a series of visions Hermas has. In one vision, an old woman appears to Hermas and passes on a teaching condemning the rich in the church:

Listen to me, children; I brought you up in great simplicity and innocence and reverence by the mercy of God, who instilled righteousness into you that you should be justified and sanctified from all wickedness and all crookedness. But you do not wish to cease from your wickedness. Now, therefore, listen to me and 'be at peace among yourselves' and regard one another and 'help one another' and do not take a superabundant share of the creatures of God for yourselves, but give also a part to those who lack. For some are contracting illness in the flesh by too much eating, and are injuring their flesh, and the flesh of the others who have nothing to eat is being injured by their not having sufficient food and their body is being destroyed. So this lack of sharing is harmful to you who are rich, and do not share with the poor. Consider the judgment which is coming.<sup>27</sup>

In another vision, Hermas is shown a tower being built of stones, the tower representing the church and the stones the faithful. Hermas notices a pile of rocks that are round and perfectly carved for use in the tower, but have been cast aside. He asks the old woman, "But who, Lady, are the white and round ones which do not fit into the building? She answered and said to me, 'These are they which have faith, but have also the riches of the world. When persecution comes, because of their wealth and because of business they deny their Lord.'"<sup>28</sup> Hermas asks when they will be ready to be used in the building. She answers that when the wealth leading them astray is removed, then they will be useful to God.

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<sup>25</sup> Ibid., ii.

<sup>26</sup> González, *Faith and Wealth*, 97.

<sup>27</sup> Hermas, *The Shepherd of Hermas*, vis.III.IX.1-5.

<sup>28</sup> Ibid., vis.III.VII.5.

This image of the beautiful round stones that are unfit for use in the building of God's church is a powerful metaphor for what it is like to be rich in the ways of the world and poor in the ways of faith. In the persecution that was rampant during Hermas's day, he must have seen many of the rich who denied Christ in service to their business ventures. This vision brings a strong message to his listeners.

In another vision, Hermas is walking in the country and notices a vine wrapped around an elm tree. This becomes for Hermas a metaphor for the way the poor and the rich should operate together. The rich are sturdy but sterile in faith, and the poor are rich in faith but need the sturdy elm to raise them off the ground where they will rot. They need each other to survive.<sup>29</sup> Hermas goes on to conclude that riches are dangerous because 1) concern over business keeps one's attention away from the faith; 2) the rich have to keep company with others who seek wealth, even if they might draw them away from their faith; 3) their riches involved them in a commitment to the present order; 4) they tempt the owner into climbing the social ladder at the expense of the community.<sup>30</sup> Instead, Hermas exhorts his rich readers to share with those in need. In fact, it is to this end that God has made them rich in the first place.<sup>31</sup>

From *The Shepherd of Hermas* we learn there were wealthy Christians counted among those in the household of faith. We also hear the warnings for those who are rich to be careful lest their wealth keeps them from being part of the "building" of Christ's church altogether. From Hermas, we also get a picture of what

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<sup>29</sup> Ibid., sim.II.1-10.

<sup>30</sup> González, *Faith and Wealth*, 97-99.

<sup>31</sup> Hermas, *The Shepherd of Hermas*, sim.I.9.

the interdependency of the poor and rich looks like in the household of faith. Both groups need each other if they are to survive together in the world.

### *Clement of Alexandria*

While Hermas discussed the interplay between faith and wealth in apocalyptic allegory, Clement was the first church leader who attempted to systematize the relationship between the two. Clement was born in the middle of the second century in Athens. He was the child of pagans and came to faith through unknown circumstances. After his conversion, however, Clement's desire for knowledge and growth in the Christian faith led him to Alexandria, the most active intellectual center of the day. He taught in Alexandria for many years until he had to leave in 202 CE because of religious persecution.

Because of its reputation as the premiere intellectual center of the world, Alexandria was a very rich city. A number of these wealthy citizens considered becoming followers of Christ, while others actually confessed their faith and became part of the church. Apparently, some in the community said there was no place for the wealthy in the church, while others catered to and courted them to welcome them into the group.<sup>32</sup> In response to this, Clement wrote a short treatise entitled *Even the Rich Can Be Saved*.<sup>33</sup> This work focuses mostly on Matthew 19:16-30, as Clement

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<sup>32</sup> González, *Faith and Wealth*, 112.

<sup>33</sup> Clement of Alexandria and William Wilson, *The One Who Knows God: Excerpts from the Writings Of Clement of Alexandria* (Tyler, TX: Scroll Publishing, 1990), 28-34.

exegetes the story of the rich young ruler and Jesus' camel analogy about the difficulty for the rich to enter the kingdom of heaven.<sup>34</sup>

Maybe because of his allegorical style of biblical interpretation, his grounding in Platonic thought, or because he was extra sensitive to the plight of the wealthy, Clement comes across as "soft" on the rich. In his effort to accommodate the rich, it appears he is willing to put aside some of the hard sayings of Jesus. In *Even the Rich Can Be Saved* Clement says that in Jesus' camel analogy in Matthew 19, he is not really saying that salvation is closed to the rich, but that it is one's love of God that really matters above anything else with regard to God. This world, including material goods and possessions, is not evil or good. Everything in it is a training ground for the soul, to lead the individual towards faith in God.<sup>35</sup>

Modern-day scholar Walter Wagner says that Clement was trying to "lubricate the camel" in his writings concerning the wealthy.<sup>36</sup> Clement's approach towards them is different than Hermas. He comes across as more loving and accepting of the rich in their wealth. The question this raises is if "lubricating the camel" to get it through the needle's eye is what Jesus intended in his analogy.

Clement did not let the rich off altogether, however. He relished in showing them how senseless their luxury was, especially when others are in want. "A table knife does not cut better because it has an ivory handle, and a lamp does not give more light because it comes from the goldsmith's shop rather than the potter's. Yet

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<sup>34</sup> González, *Faith and Wealth*, 112.

<sup>35</sup> Ibid., 113, 118.

<sup>36</sup> Walter H. Wagner, "Lubricating the Camel: Clement of Alexandria on Wealth and the Wealthy," in *Festschrift, a Tribute to Dr. William Hordern* ed., W. Freitag (Saskatoon: University of Saskatchewan, 1985), 64-77.

the folly of luxury is such that some even have gold chamberpots, as if they could not set aside their pride even when they relieve themselves!”<sup>37</sup> According to Clement, the church should not exclude the wealthy from their midst, nor should they cater to their every whim. Instead they should love and teach them that being part of the Christian faith is possible, with discipline.<sup>38</sup> This middle ground paints a different view than Hermas, and already shows the challenges of wealth and Christian discipleship in the days shortly after the apostles.

### **Church Leaders after Constantine**

We will now turn to the writings of the church beyond Constantine concerning wealth, possessions, and Christian discipleship. There are many theologians deserving of exploration. For this study, however, we will focus on two main voices, John Chrysostom and Augustine of Hippo, to gain a general picture of the church’s teachings in this era.

#### ***John Chrysostom***

The life of John Chrysostom was broad and diverse. He was born and raised in Antioch, the son of a Christian mother and pagan father. Trained as a lawyer, John converted to Christianity in his early twenties, sensing a call to the monastic way of life. After his mother’s death he spent six years as a monastic, two of those years in complete solitude. He returned to Antioch and was soon ordained and started

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<sup>37</sup> Ibid., 115.

<sup>38</sup> Ibid., 112.



preaching. Chrysostom means “golden mouth” in Greek, and indeed his preaching drew him great fame. In 398 CE, John was ordered to become bishop of Constantinople, a city of luxury and opulence, as well as great poverty.<sup>39</sup>

After Constantine, a sudden influx of wealth and power entered the church. Unlike some of his fellow priests who became wealthy from state salaries and lived in great excess, John gave most of his hefty bishop’s income to the poor, constructing buildings to care for them.<sup>40</sup> As bishop, he set out to reform the life of the clergy, and to preach against the excesses and luxuries he saw among the rich:

The gold bit on your horse, the gold circlet on the wrist of your slave, the gilding on your shoes, mean that you are robbing the orphan and starving the widow. When you have passed away, each passer-by who looks upon your great mansion will say, “How many tears did it take to build that mansion; how many orphans were stripped; how many widows wronged; how many laborers deprived of their honest wages?” Even death itself will not deliver you from your accusers.<sup>41</sup>

This kind of preaching earned John great admirers, as well as many enemies. One enemy was the empress Eudoxia, who felt attacked by John’s preaching against excess. Eventually, Chrysostom was sent into exile by the Empress, where he finally died in 407 CE.

Chrysostom’s view of economics was based on his understanding of human nature. Being human and being humane were so closely connected. If someone was not humane and merciful towards their neighbor, they were not acting human. They were contradicting their very nature. This was especially true for Christians. Caring

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<sup>39</sup> González, *The Story of Christianity*, 195-196.

<sup>40</sup> González, *Faith and Wealth*, 201.

<sup>41</sup> John Chrysostom, *Homily*, 2.4. Quoted in González, *The Story of Christianity*, 197.

for others was the very essence of the Christian life, Chrysostom said. “Do not tell me that you cannot watch after others. If you are Christians, what is impossible is for you *not* to watch after them.”<sup>42</sup> To fail to care for one’s neighbor was the ultimate act of Christian disobedience.

For Chrysostom as for Clement, riches were not evil in and of themselves, but were meant to be shared. Wealth by its very nature is outgoing—it is only considered “wealth” as it moves out, used for the benefit of others. If it is stockpiled, it is like a mound of seed which rots and is lost, but when spread over a field multiplies and brings sustenance for all.<sup>43</sup> Releasing one’s wealth for the good of others disarms it of its power over the individual. To retain wealth for oneself only brings misery and sin, argued Chrysostom.

Some people said they were reluctant to give because they couldn’t distinguish between those worthy to receive and those unworthy (a modern-day excuse as well). Chrysostom answered these skeptics by saying it was better to give to some who may be unworthy and not miss the worthy ones, rather than to intentionally try not to give to the unworthy and possibly miss some of the worthy ones. “We must have compassion, not because the poor are virtuous, but because they are needy.”<sup>44</sup> Chrysostom was straightforward with wealth’s sins, yet hopeful for wealth’s power to do good when released into the world. His message, however, eventually got Chrysostom exiled and caused his early death. This is a good reminder

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<sup>42</sup> Chrysostom, *Act. Apost. 20.4*, cited in Justo L. González, *Faith and Wealth*, 202, emphasis mine.

<sup>43</sup> González, *Faith and Wealth*, 203.

<sup>44</sup> Chrysostom, *De Lazaro 2.6*, cited in Justo L. González, *Faith and Wealth*, 211.

that any message critiquing the wealthy who are in power has the potential to have personal consequences for the leader.

### *Augustine of Hippo*

Augustine was born in 354 CE in North Africa to a pagan Roman official and a Christian mother, Monica. His journey of faith and life is well marked in his autobiography, *Confessions*.<sup>45</sup> After becoming a teacher of rhetoric and searching after truth in a number of religions and philosophies, Augustine converted to Christianity. He left his life in the academy, sold his inherited property, gave the money to the poor, and set out to live a monastic life.<sup>46</sup>

In 391 CE, however, Augustine visited Hippo in Northern Africa and was forcibly ordained a priest, and eventually was made bishop. He began to write, addressing the problems his parishioners faced, and soon left some of the most powerful theological documents that shape the church to this day. Some might even say his views became so dominant in the church that everything written before was left behind.<sup>47</sup>

Deeply influenced by Neo-Platonism, Augustine dealt with wealth and possessions in the most academic of ways. In Augustine's view, the soul and spirit were the highest level of being in the human with the material being the lowest. Therefore subjects like poverty and wealth were not important to Augustine in and of

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<sup>45</sup> Augustine, and R. S. Pine-Coffin. *Saint Augustine Confessions*. Penguin Classics (New York: Penguin Books, 1961).

<sup>46</sup> González, *The Story of Christianity*, 208-212.

<sup>47</sup> González, *Faith and Wealth*, 214.

themselves, for they concerned only the material.<sup>48</sup> That is not to say that the material is evil. All things are made good by God naturally. It is only the misuse of these material things that creates evil in the world. Wealth is not the issue; it is how one views and uses it that is the issue, according to Augustine.

Augustine also points out the difference between goods to be used and goods to be enjoyed. The “good” to be enjoyed is God alone, and the goods to be used are the things of this world. What often happens, Augustine says, is that humans confuse the two – they seek enjoyment from the material and use God in order to get it, instead of vice-versa. It is when we pursue this order that evil arises, for we have put the lust for the material over our pursuit of the eternal.<sup>49</sup>

Besides desiring to enjoy things that should simply be used to enjoy God, Augustine also says that humans have the tendency to misuse possessions for their own selfish ends, which is tantamount to abuse. The abuser of things is not a true possessor of them, for all things are meant to be used to enjoy God, not the possession in and of itself. There are certain things that are necessary for our use (which Augustine limits to food, clothing and shelter). But everything else is not really necessary to bring us into the enjoyment of God. Instead, these luxuries only draw us away from God. When the rich have the things they need to live, this is a good thing. These should be seen as gifts from God, Augustine writes. But since the rich have so

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<sup>48</sup> Ibid.

<sup>49</sup> Ibid., 215-216.

many possessions they don't really need, when they retain these things, they misuse them, especially when they are necessary to the poor.<sup>50</sup>

In some ways this line of reasoning shows Augustine's low view of the material and high view of the spiritual, a view which has gone on to plague the church even to this day. However, he also points out the human tendency to pursue the carnal at the expense of the eternal, even trying to manipulate God to get what is ultimately a limited physical need. In Augustine, we hear the question starting to be asked, "What do I need and what do I want?" This is an important question in the life of the church.

### **Monasticism**

We shall now see one reaction to this in our next exploration: The monastic movement. Throughout history, the desert has held a special place in the life of the people of faith.<sup>51</sup> In Scripture, it has often been the desert where God chooses to meet God's people, to hone them and fashion them in holiness. It is also the desert to which people of faith have fled when they sense they are being drawn away from God through the unfaithfulness of the church or state.

After Constantine's conversion and sanction of the first official state church, a new challenge confronted Christians. Since the birth of the church, to be identified with Christ meant to be persecuted and suffer because of one's beliefs. In many ways

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<sup>50</sup> Ibid., 216.

<sup>51</sup> Andrew Louth, *The Wilderness of God* (London: Darton, Longman and Todd, 2003), 26-41.

this persecution kept the church pure, keeping the nominal Christians away because of the high cost of discipleship.

With the creation of the state church, however, this persecution turned into privilege. After Constantine's conversion, to be Roman was to be Christian, and vice versa. In many ways this was a great miracle and relief for those who suffered for their faith in Christ, and could now practice their faith openly. All of a sudden the church had great resources along with great power to practice tremendous acts of charity.<sup>52</sup> Yet government support of the church also created challenges of faith, as the temptations of wealth and power could now be practiced side-by-side with faith, potentially corrupting one's Christianity. Many saw the church-state collusion as a great evil that distorted true Christian belief.

"It is then perhaps not surprising that the call of the desert only begins to be heard as something distinct when Christians begin to feel themselves at home in the world,"<sup>53</sup> historian Andrew Louth says. Two different ways of being Christian began to emerge after Constantine. One was the common way of the majority of Christians who pushed the connection between faith and wealth into the background of their lives. The other was a more radical way of self-denial and voluntary poverty, away from state control and privilege.<sup>54</sup> It was out of this second, more radical way that monasticism took shape.

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<sup>52</sup> González, *Faith and Wealth*, 153.

<sup>53</sup> Louth, *The Wilderness of God*, 45.

<sup>54</sup> González, *Faith and Wealth*, 166.

With regard to our discussion of faith and wealth, two main things can be learned from the monastic movement. First, the monks showed us that sacrificing wealth, possessions and comfort was worth it if it meant becoming one with God. “Enter through the narrow gate; for the gate is wide and the road is easy that leads to destruction, and there are many who take it. For the gate is narrow and the road is hard that leads to life, and there are few who find it” (Matt. 7:13-14). These words were taken seriously by those who sought out the monastic life in pursuit of Christ. They saw the comfort of the world as a danger to their souls. They fled into the desert to find solitude, to battle the demons of their temptations, and to practice a life of reliance on God. “The way of the desert is not so much flight from society and community, as finding a way to an oasis where one can be aware again of the ultimate reality of God.”<sup>55</sup> Wealth and possessions had little or no meaning for these anchorites (i.e. solitary monks, literally “withdrawn”)<sup>56</sup> and in the communal form of monasticism that began to develop.

Secondly, monasticism teaches us that all possessions can be good, as long as they are held and used for the common good. Many monastic communities, while living simply, didn’t insist on abject poverty. Instead, goods were given to each as they had need. This sort of sharing satisfied the Acts 4 vision of the early church. *The Rule of St. Benedict* states:

It is written: “*Distribution was made to each one as he had need*” (Acts 4:35). By this we do not imply that there should be favoritism—God forbid—but rather consideration for weaknesses. Whoever needs less should thank God

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<sup>55</sup> Louth, *The Wilderness of God*, 14.

<sup>56</sup> Justo L. González, *The Reformation to the Present Day* (San Francisco: Harper & Row, 1984), 138.

and not be distressed, but whoever needs more should feel humble because of his weakness, not self-important because of the kindness show him. In this way all the members will be at peace.<sup>57</sup>

Because monks worked hard for the community, raised their own food, sold the extras to buy supplies, they were able to give to the poor and shelter the stranger who came to their door.<sup>58</sup> Certainly the economic life of each community varied, but the commitment to doing life together in simplicity, worship, work, and service was constant. Even in places where these ideals were not lived out, the principles underneath them remained.

By the sixteenth century, monastic communities were losing their foothold. Political leaders like Henry VIII abolished monastic communities in England to confiscate their property and add to their coffers.<sup>59</sup> The Reformers did away with monasticism theologically, saying it undermined the sanctity of the common life of the laity and their ability to be justified by faith, rather than by works.<sup>60</sup> Monasteries also destroyed themselves from the inside out, with corrupt abbots and insincere monks who joined out of convenience rather than devotion.

But monasticism also lost ground for a deeper reason. Church historian Justo González writes:

To an age of burgeoning private wealth through trade and industrial development, the monastic way of life was a painful reminder of values and traditions that were no longer cherished. The accumulation of wealth—"capital" it was now called—became the main goal of entire societies that also

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<sup>57</sup> Benedict, *The Rule of St. Benedict in English*, ed. Timothy Fry, O.S.B. (Collegeville, MN: The Liturgical Press, 1981), 57. Author's emphasis.

<sup>58</sup> González, *The Reformation to the Present Day*, 145.

<sup>59</sup> *Ibid.*, 75.

<sup>60</sup> González, *Faith and Wealth*, 231.



considered themselves Christian. The collaboration between Christianity and capitalism developed most rapidly in societies and churches where the monastic movement was no longer present to serve as a reminder—even though at times a very imperfect reminder—of earlier Christian views on the relationship between faith and wealth.<sup>61</sup>

Disciples of Jesus Christ today need to find new reminders among us of what the proper relationship between faith and wealth look like. The monastic movement gives us an ancient glimmer of this modern dream.

### **The Protestant Reformation**

We will now take a look at two leaders of the Protestant Reformation, Martin Luther and John Calvin, examining their views of wealth and possessions in the lives of believers.

#### ***Martin Luther***

The church of the early sixteenth century was in great need of reformation. Particular to our study, the church was filled with greedy, corrupt leadership. Ecclesial positions were bought and sold to the highest bidder because of the power inherent in the position and the comfortable lifestyle it produced. The selling of indulgences lined the coffers of the Church and helped build extravagant cathedrals and papal palaces.<sup>62</sup> Communicants did not trust the church's leadership, yet they were forced to comply for fear of their own soul's eternal destinies if they did not

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<sup>61</sup> Ibid.

<sup>62</sup> Ibid., 21.

receive the Church's sacraments. As chaos and gluttony reigned in the priesthood, people needed to be reminded what it meant to be the church once again.

Into this chaos entered Martin Luther. Luther was a young monk and Scripture professor at the University of Wittenberg in Germany. While he loved and served the Roman Catholic Church, he was also troubled by Pope Leo X and his collection of indulgences to finish building the Basilica of Saint Peter in Rome. These indulgences were collected not as an act of spiritual training for his people, but in order to secure his own papal legacy. Luther saw this as spiritual abuse and financial exploitation of the people. In response he posted his ninety-five theses on the door of the Castle Church in Wittenberg in 1517 CE, and the Reformation was born. It is interesting that this protest was not just theological in nature, but economic as well.

Many of Luther's teachings concerning wealth and possessions were directed at the church. He was very good at naming temptations that attacked people in power. In the church, he saw the leadership using spiritual manipulation and even the offering of the Eucharist itself to manipulate people into giving their resources. Ultimately, the church used fear to keep people in bondage, mirroring what the society at large was doing as well.<sup>63</sup> He called this "The Babylonian captivity of the church," the church's being carried away by "foreign" leadership who oppressed and enslaved them.<sup>64</sup> The church must watch its use of wealth as well if it is to remain faithful.

Luther did not just comment on the church and its sin, however. He also critiqued those who held wealth and power in the social realm. While Luther admitted

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<sup>63</sup> Childs, Jr., *Greed*, 41.

<sup>64</sup> Martin Luther, *Three Treatises* (Philadelphia: Fortress Press, 1970), 123.

that wealth and power were necessary for the government to run the nation,<sup>65</sup> he also wrote:

Among themselves the merchants have a common rule which is their chief maxim and the basis of all their heart practices, where they say “I may sell my goods as dear as I can.” They think this is their right. Thus occasion is given for avarice, and every window and door to hell is opened. What else does it mean but this: I care nothing about my neighbor; so long as I have my profit and satisfy my greed... There you see how shamelessly this maxim flies in the face not only of Christian love but also natural law.<sup>66</sup>

Luther recognized that commerce had a role to play in any society, even among Christians. In fact, he refused to mandate how much profit was acceptable to keep for oneself as a Christian (maybe in response to the church’s abuse of power in this area). But he did stress that Christians must be aware of how they view and use their possessions, for possessions are not just for one’s own benefit, but for the benefit of others. One cannot hoard their goods and say they love their neighbor. If they do, Luther says, hell is close behind.

Luther did not speak as an economist but as a theologian and a pastor for the people, with a call to admonish and protect them. Therefore, he readily gave advice to his readers. He suggested to Christian business owners:

In determining how much profit you ought to take on your business and your labor, there is no better way to reckon it than by computing the amount of time and labor you have put into it, and comparing that with the effort of a day laborer... and seeing how much he earns in a day. On that basis figure how many days you have spent in getting your wares and bringing them to your place of business and how much labor and risk was involved.<sup>67</sup>

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<sup>65</sup> Ibid., 3.

<sup>66</sup> Martin Luther, “Trade and Usury,” *Luther’s Works* 45, ed. Walther I. Brandt (Philadelphia: Muhlenberg, 1962), 247, cited in James M. Childs, Jr., *Greed*, 3-4.

<sup>67</sup> Ibid., 251.

From Luther's words, we learn a few things about wealth and possessions in the church of the sixteenth century. First, the church is both capable of and culpable for great manipulation of people concerning wealth. While Luther offered strong words concerning lay people's use of their wealth, he also warned the church not to overstep its bounds and turn spiritual exhortation into economic extortion.

Luther also saw wealth and power as necessary to the successful operation of the state. He believed that God established two kingdoms in the world, one under the law ruled by the state, and one under the gospel ruled by love. The state's job was to maintain the law, setting limits and establishing consequences.<sup>68</sup> In order to do so, it must be given power and resources to do its job. Luther was not approving or disapproving of how the state was currently operating, just that they had the authority from God to do so.

Christians operated under a different set of Kingdom rules, however: the Kingdom of the gospel. A Christian's economic life always affects the life of his or her neighbor, and vice versa. To limit one's own wealth for the sake of one's neighbor was both fair and just in living out the gospel.

### ***John Calvin***

John Calvin was born into a middle-class home in France in 1509 CE. His father was a lawyer who practiced both civil and canon law.<sup>69</sup> Calvin held some minor ecclesial positions as he studied both theology and law. Eventually he decided

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<sup>68</sup> González, *The Reformation to the Present Day*, 36.

<sup>69</sup> William Barry, "John Calvin," *newadvent.org*, <http://www.newadvent.org/cathen/03195b.htm>, (accessed on June 1, 2007).

to leave the Catholic Church, which in turn had him exiled to Switzerland. There, Calvin wrote a theological summary for the Protestant movement, the *Institutes of the Christian Religion*. The *Institutes* ended up becoming *the* systematic theology for the Protestant Reformation, and remain the standard even to this day.<sup>70</sup> A scholastic, Calvin was always a reluctant leader of the Protestant Reformation, yet his brilliant mind and steady, faithful pen made him the theological father of a movement that would change the face of Christianity.

Unlike Luther, Calvin kept most of his conversations on the topic of wealth and possessions in the theological realm, consistent with his scholarly persona. He also came across as much more moderate in tone towards a Christian understanding of wealth. He began his discussion by reminding the believer that all things belong to God. We are not our own, therefore we must put aside our own desires in recognition of God's sovereignty in our lives.<sup>71</sup> He reminded the reader that when we deny ourselves, we advance God's kingdom in the world, we find proper orientation towards our neighbor, and we are empowered to bear the adversity of life.<sup>72</sup>

Trusting in the sovereignty of God allows the Christian to trust God in all things, and even to suffer faithfully.<sup>73</sup> In fact, these struggles act as a purifier from the vanities of this world, Calvin would say. They are a reminder of the decision being made between this world and the next:

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<sup>70</sup> John Calvin, *Institutes of the Christian Religion*, ed. John T. McNeill, trans. Ford Lewis Battles, The Library of Christian Classics (Louisville: Westminster John Knox Press, 1960), I.xxix.

<sup>71</sup> Ibid., III.7.1.

<sup>72</sup> Calvin, *Institutes*, III.7.2-10.

<sup>73</sup> Ibid., III.7.8.

Indeed, there is no middle ground between these two: either the world must become worthless to us or hold us bound by intemperate love of it...Now, since the present life has very many allurements with which to entice us, and much show of pleasantness, grace and sweetness wherewith to wheedle us, it is very much in our interest to be called away now and again so as not to be captivated by such panderings.<sup>74</sup>

The good gifts that God gives should not be shunned, however. They are given to humans as a foretaste of the sweetness of God's kingdom yet to come.<sup>75</sup> Our job is to enjoy the gifts that God gives in celebration of our life with God. Unlike Augustine before him, Calvin says that even things like food and clothes should be enjoyed and delighted in, not just utilized to bring us to God.<sup>76</sup> "Away, then, with that inhuman philosophy which, while conceding only a necessary use of creatures, not only malignantly depraves us of the lawful fruit of God's beneficence but cannot be practiced unless it robs a man of all his senses and degrades him to a block."<sup>77</sup>

Finally, Calvin lists three principles for how to use the helps of the present life. First, a person can know they are using God's gifts well if the gifts are being used for our good, as God intended them to be used. Those who have wealth and possessions, as long as they are using and enjoying them to God's glory, can rest assured that they are acting in a godly way.<sup>78</sup>

Secondly, people with fewer resources should endure patiently, lest their lack of resources draws them away from God. They should desire moderation, so that if and when they receive abundance, they will not use it in an ungodly, gluttonous

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<sup>74</sup> Ibid., III.9.2.

<sup>75</sup> Ibid., III.9.3.

<sup>76</sup> Ibid., III.10.2.

<sup>77</sup> Ibid., III.10.3.

<sup>78</sup> Ibid., III.10.2.

way.<sup>79</sup> Thirdly, we will be held accountable for every gift we have been given, since all is God's in the first place. We must watch therefore how we use the resources we have.<sup>80</sup>

Calvin ends this discussion in the *Institutes* by reiterating his driving theological premise – that God is sovereign over all things: “Therefore each individual has his own kind of living assigned to him by the Lord as a sort of sentry post so that he may not heedlessly wander about throughout life.”<sup>81</sup> Calvin says this to encourage his readers to concern themselves with their own life before God and not compare themselves with their neighbors. But one could see how this high view of God's sovereignty also sanctifies people's possession of wealth and their own use of it, as long as it's done in honor to God.

This sense of our earthly calling as a divine enterprise which God blesses us with is one of the cornerstones of American life and liberty.<sup>82</sup> It carried over into the new world. Writing about nineteenth-century American Presbyterians, Richard W. Pointer says:

Probably all Presbyterian ministers at one time or another preached on the biblical admonition to be content in all things, including one's present economic lot. To envy and covet the wealth of others was idolatrous and an implicit denial of God's authority over worldly affairs. On the other hand, laypersons were told that contentment did not mean inactivity or passive acceptance of the status quo. Rather, they must try to improve their social and economic circumstances even while accepting their current condition

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<sup>79</sup> Ibid., III.10.5.

<sup>80</sup> Ibid.

<sup>81</sup> Ibid., III.xi.6.

<sup>82</sup> Peter Gomes, *The Good Book: Reading the Bible with Mind and Heart* (New York: W. Morrow, 1996), 302.

graciously. The task before them, then, was to exhibit economic ambition and economic satisfaction simultaneously.<sup>83</sup>

It is this theology that produced the “Protestant Work Ethic” that drove the success of the United States, and won the day in the mainstream Protestant church.

### Conclusions

From our study of Christian history and thought, we draw the following conclusions concerning the teachings of the church on wealth and Christian discipleship.

First, the example of freely giving one’s resources to care for others is a strong testimony to the world of the transformative power of the gospel. Actions often speak louder than words (or at least make the words easier to hear). Second, the church has taught that riches can get in the way of our life of faith, because they distract us from the ultimate pursuit, God himself. Often the carnal gets in the way of the eternal. Third, we learn that the wealthy were counted among the household of faith with some resistance early on. To be wealthy and Christian was a challenge met by the leaders of the church in both convicting and flexible ways. The tendency to try and “lubricate the camel” runs deep in church history. Fourth, the church itself is both capable and culpable of being swayed by wealth. If the church itself is caught up in this cycle of wealth and greed, it is difficult to believe its members would not operate in the same manner. Finally, while the sovereignty of God brings hope and peace, it

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<sup>83</sup> Richard W. Pointer, “Philadelphia Presbyterians, Capitalism, and the Morality of Economic Success” in Mark A. Knoll, *God and Mammon: Protestants, Money, and the Market, 1790-1860* (Oxford: Oxford University Press, 2002), 181.



can also be used as a tool to justify one's wealth and affluence. How can we tell the difference between affluence used in a godly way or a harmful way?

We will now turn to the discipline of sociology, to attempt to understand the effect affluence and wealth have on individuals and communities.

## CHAPTER 4

### THE SOCIOLOGY OF WEALTH

Money and time are the heaviest burdens of life, and...the unhappiest of all mortals are those who have more of either than they know how to use.

Samuel Johnson<sup>1</sup>

Suburbia is a collective effort to lead a private life.

Lewis Mumford<sup>2</sup>

In this chapter, we will examine the social impact of wealth on societies and individuals. In doing so, we hope to gain a better understanding of how the drive for affluence affects people and cultures both for good and for ill. We also hope to understand the underlying motivating factors behind the pursuit of wealth. Finally, we hope to explore the pitfalls churches in affluent environments are in danger of, and what role these pitfalls play in the Christian formation of affluent people.

#### Wealthy America

Much has been written on the amazing amount of wealth that exists in the United States compared to the rest of the world. A few statistics to begin will suffice. Of the 194 countries in the world, the United States ranks first in Gross Domestic

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<sup>1</sup> Samuel Johnson, *The Idler* #30 (November 11, 1758), <http://www.samueljohnson.com/wealth.html> (accessed June 12, 2007).

<sup>2</sup> Robert D. Putnam, *Bowling Alone: The Collapse and Revival of American Community* (New York: Simon & Schuster, 2000), 210.

Product,<sup>3</sup> with an average household income of \$64,816.<sup>4</sup> Comparatively, it is estimated that 50% of the world's population live on \$2 a day or less, with 1.3 billion (or 21% of the world's population) living on \$1 a day or less.<sup>5</sup> Statistics also show the gap between rich and poor continues to widen in the world. In 1960 the income of the richest 20% of the world was 30 times greater than that of the poorest 20%. By 1991 that disparity had risen to 61 to 1.<sup>6</sup>

With wealth comes a greater consumption habit as well. The wealthiest 20% of the world consume 86% of all goods and services, while the poorest 20% consume just 1%.<sup>7</sup> The United States, making up just 6% of the world's population, uses over 25% of the world's oil.<sup>8</sup> It is reported that 1 American eats as much as 520 Ethiopians do,<sup>9</sup> consequently spending 5 billion dollars a year on diet foods,<sup>10</sup> and

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<sup>3</sup> "World Development Indicators database, World Bank, 23 April 2007", [http://siteresources.worldbank.org/DATASTATISTICS/Resources/GDP\\_PPP.pdf](http://siteresources.worldbank.org/DATASTATISTICS/Resources/GDP_PPP.pdf) (accessed June 7, 2007).

<sup>4</sup> Percept Group Inc., *ReVision Context 2006: Crossroads Presbyterian Church, status report* July 21, 2006, 6.

<sup>5</sup> Marva Dawn, *Unfettered Hope: A Call to Faithful Living in an Affluent Society* (Louisville, Ky: Westminster John Knox Press, 2003), 32.

<sup>6</sup> Ronald J. Sider, *Rich Christians in an Age of Hunger: Moving from Affluence to Generosity* (Dallas: Word Pub, 1997), 24.

<sup>7</sup> Ibid., 33.

<sup>8</sup> Central Intelligence Agency, "Rank Order-Oil-Consumption", updated May 31, 2007, <https://www.cia.gov/library/publications/the-world-factbook/rankorder/2174rank.html> (accessed June 12, 2007).

<sup>9</sup> Shane Claiborne, *The Irresistible Revolution: Living As An Ordinary Radical* (Grand Rapids: Zondervan, 2006), 344.

<sup>10</sup> Ched Myers, *Sabbath Economics* (Washington DC: The Church of the Saviour, 2001), 62.

having an obesity problem that costs us 300 million dollars per year in healthcare coverage.<sup>11</sup> We also give just 2.1% of our wealth to charity.<sup>12</sup>

Certainly, many of these consumption statistics could be justified through the high production numbers in America that benefit the rest of the world, the hard labor and ingenuity of the American workforce that created such wealth, the political power and freedom of democracy, and the economic power of capitalism to create wealth. However, it is also easy to see that our consumption per individual in the United States far outpaces others' even among industrialized countries. Especially for those in affluent communities, we lack nothing of physical resources compared to the rest of the world, and have at our fingertips everything money can buy.<sup>13</sup>

According to the myths of our American culture, our affluence should create great happiness among the rich. Wealth brings with it power to control, to be safe, to feed one's desires, and to provide for one's family the very best life has to offer. "Life, liberty and the pursuit of happiness" are the three inalienable rights given to humanity by the Creator, the United States Declaration of Independence states.<sup>14</sup> It

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<sup>11</sup> EA Finkelstein, IC Fiebelkorn and G. Wang, "National Medical Spending Attributable to Overweight and Obesity: How Much, and Who's Paying?" *Health Affairs* W3 (2003), 219–226, cited in U.S. Department of Health and Human Services, "Overweight and Obesity: Economic Consequences," [http://www.cdc.gov/nccdphp/dnpa/obesity/economic\\_consequences.htm](http://www.cdc.gov/nccdphp/dnpa/obesity/economic_consequences.htm) (accessed on June 12, 2007).

<sup>12</sup> Sider, *Rich Christians in an Age of Hunger*, 204.

<sup>13</sup> Unfortunately, this statement is not true for all Americans. In fact, 12.6% of people in the United States live below the poverty line. Carmen DeNavas-Walt, Bernadette D. Proctor and Cheryl Hill Lee, "Income, Poverty, and Health Insurance Coverage in the United States: 2005" U.S. Census Bureau, Current Population Reports, P60-231 (U.S. Government Printing Office: Washington, DC, 2006), <http://www.census.gov/prod/2006pubs/p60-231.pdf> (accessed June 12, 2007).

<sup>14</sup> United States Declaration of Independence, <http://www.archives.gov/national-archives-experience/charters/declaration.html> (accessed on June 12, 2007).

would be hard to argue that those who are rich do not have the best chance at fulfilling these American ideals.

It is apparent from the research, however, that wealth does not necessarily translate into happiness. When people were asked about what makes them happy, people's wealth accounted for about 1% of their happiness, according to a recent study.<sup>15</sup> People overestimate the long-term effects money will have on their happiness, experts say. The immediate gratification soon leaves, only to be replaced by a void.

Is more better? Studies have shown that this is true up to a certain point. Having enough to secure all of one's basic physical needs does create greater happiness in individuals. This works out to about \$10,000 per capita income.<sup>16</sup> After that, the correlation disappears. In affluent communities, however, because immediate needs are met, much of what the wealthy buy is for personal pleasure or status. Economist Thorstein Veblen refers to "conspicuous consumption" to suggest that much of what the rich buy is to make a statement as to who the owner thinks he or she is, rather than what they need for survival.<sup>17</sup> Tony Campolo adds that even Christians are being sucked into this trend, gratifying artificial wants while the

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<sup>15</sup> Matthew Herper, "Money Won't Buy You Happiness," *Forbes.com*, September 21, 2004, [http://www.forbes.com/work/2004/09/21/cx\\_mh\\_0921happiness.html](http://www.forbes.com/work/2004/09/21/cx_mh_0921happiness.html) (accessed June 8, 2007).

<sup>16</sup> Bill McKibben, *Deep Economy: The Wealth of Communities and the Durable Future* (New York: Henry Holt, 2007), 41.

<sup>17</sup> Thorstein Veblen, *The Theory of the Leisure Class: An Economic Study of Institutions* (New York: Macmillan, 1902), pp. 68-101. <http://www.fordham.edu/halsall/mod/1902veblen00.html> (accessed June 8, 2007).

world's needs are being ignored.<sup>18</sup> While wealth is moving upward, we as a nation are growing more unhappy and depressed. Arthur Simon writes, "Material advantages can capture the heart. What they cannot do is nourish the soul."<sup>19</sup> Too much money "may be buying us a super-sized case of the blues."<sup>20</sup>

These blues are manifest on many different fronts. We have shown in chapters two and three how wealth and money can affect our spiritual lives adversely. But there are also studies that show how affluence can actually have a negative impact on one's psychological and physical health, as well. Dr. Suniya S. Luthar of Columbia University performed a study of teens in affluent environments.<sup>21</sup> These children are generally considered "low risk" compared to others in the nation, because of their privileged upbringing. Dr. Luthar found, however, that affluent youth reported significantly higher levels of anxiety, greater rates of depression, and more frequent use of cigarettes, alcohol, marijuana, and other illicit drugs.

What was the cause of these findings? The two predominant causes were achievement pressures and isolation from adults. In upwardly mobile communities, children are often overscheduled and pressured to excel at multiple academic and extra-curricular activities in order to maximize their long-term academic prospects. "We're losing our kids to overscheduled hyperactivity," family social scientist

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<sup>18</sup> Anthony Campolo, *20 Hot Potatoes Christians Are Afraid to Touch* (Dallas: Word Pub., 1988), 97.

<sup>19</sup> Arthur Simon, *How Much is Enough? Hungering for God in an Affluent Culture* (Baker Book House, 2003), 19.

<sup>20</sup> Lillian Daniel, "Affluent Christians: Can We Talk About Money?" *The Christian Century* 120, no. 3 (February 8, 2003): 26-30. <http://www.religion-online.org/showarticle.asp?title=2679> (accessed June 8, 2007).

<sup>21</sup> Suniya Luthar, "The Culture of Affluence: Psychological Costs of Material Wealth," *Child Development* Vol. 74 Number 6 (November/December 2003), 1581-1593.

William Doherty cautions.<sup>22</sup> This pressure caused great stress among the sample students in Luthar's study, creating depression and a self-medicating use of drugs and alcohol.

Students in affluent neighborhoods also reported a high feeling of isolation from their parents. The U.S. Department of Health and Human Services 1999 survey backed up this conclusion, reporting that among 12-17 year olds, closeness to parents was inversely linked with household income.<sup>23</sup> Luthar reported that 10-12 year olds were more likely to be unsupervised by adults after school if they were Caucasian and had a higher socio-economic status.<sup>24</sup> These children spend less time with their parents because of multiple extra-curricular activities.<sup>25</sup> Parents in the study admitted to actually creating this feeling on purpose, believing that independent time promoted self-sufficiency among their children, which would help them succeed in life.<sup>26</sup>

The physical characteristics of suburban neighborhoods themselves can also be a root cause of isolation. Houses set apart for privacy, long driveways, high hedges, and sprawling lawns all add to the feeling that one is alone. Another contributing factor to isolation was the professional demands of parents' careers.<sup>27</sup> All

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<sup>22</sup> Luthar, 1583.

<sup>23</sup> Ibid., 1584.

<sup>24</sup> Ibid., 1583.

<sup>25</sup> Suniya S. Luthar and Bronwyn E. Becker, "Privileged but Pressured? A Study of Affluent Youth" *Child Development* Vol. 73 Number 5 (September/October 2002), 1595.

<sup>26</sup> Luthar, "The Culture of Affluence," 6.

<sup>27</sup> Ibid.

of this amounted to a greater feeling of isolation among affluent children, adding to their anxiety, depression, stress, and drug use.

Because of this, several scholars argue that high material wealth can therefore be associated with low psychological well-being, according to cross-national epidemiological data.<sup>28</sup> Social psychologist David Meyers writes:

(Americans) are twice as rich and no happier. Meanwhile, the divorce rate doubled. Teen suicide tripled.... Depression rates have soared, especially among teens and young adult...I call this conjunction of material prosperity and social recession *the American paradox*. The more people strive for extrinsic goals such as money, the more numerous their problems and the less robust their well being.<sup>29</sup>

It seems that the very things affluent communities are noted for as successes—providing opportunities for children, safe environments and independence—might be the very things that inhibit psychological growth amongst the affluent. We will now attempt to analyze other factors that cause wealth and its temptations to be so dangerous to us.

### **Other Factors Pertaining to the Challenge of Wealth**

#### ***The American Economic System***

While no one can blame economic systems themselves for causing physical, spiritual, and social challenges for the affluent, there is much within our own American economic system that makes us predisposed to the dangers of wealth. Critiques could obviously be made of every economic system in the world. Because

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<sup>28</sup> D. M. Buss, "The Evolution of Happiness" *American Psychologist* Vol. 55 Number 1 (January 2000), 15-23. Cited in Luthar, "The Culture of Affluence," 1584.

<sup>29</sup> D.G. Myers, "The Funds, Friends, and Faith of Happy People" *American Psychologist* Vol. 55 Number 1 (January 2000), 56-57. Cited in Luthar, "The Culture of Affluence," 1584.



of the scope of our study, however, we will limit our examination to the United States and its current economic situation.

From the very beginning, *frontier, opportunity, and more* have been the American trinity with regard to the economy.<sup>30</sup> America was a place where the sky was the limit for everyone who worked hard and had a dream to succeed. New Hampshire's motto "Live free or die" speaks of the aggressive independence that marks the American spirit and way of life. Capitalism and the free-market economy allow people to create and advance their own economic status, free from excessive confines of governmental ownership. This freedom and self-ownership encourages invention, risk, and hard work, with the chance of being rewarded with great monetary gain. We live in an economic system and culture that seeks affluence through self-reliance, hard work, and ingenuity.

It is easy to see that the American economic culture of seeking affluence through capitalistic means has many benefits. It is also easy to see that the affluent in the United States (as well as everyone who benefits from the great wealth, services, and opportunities the country produces) would not possess what they have under a different economic system. For all its benefits, however, being involved in an economic system that creates and seeks individual wealth does have its dangerous defects. We will now explore some of these underlying motivators of the United States economy and culture that create dangers in the pursuit of wealth.

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<sup>30</sup> James M. Childs, *Greed: Economics and Ethics in Conflict* (Minneapolis: Fortress Press, 2000), 9. Emphasis mine.

### *Greed and Materialism*

The apocryphal story is told of a reporter asking millionaire J.P. Morgan how much money he needed before it was enough. “Just a little bit more,” Morgan replied.<sup>31</sup> This response is proverbial for our lives as consumers. We are created, it seems, never to be satisfied with what we have, to always want a little bit more to make us happy. We soon discover, however, that a little more is never enough. Material things do not provide happiness, in part because our expectations continue to escalate as our affluence becomes habitual. When our affluence is unequally distributed, we naturally evaluate our possessions in comparison to those who have more than we do, and not in terms of what we really need (called “Relative Deprivation”).<sup>32</sup>

These are symptoms of the two great drivers of economics, greed and materialism. Our own American system of capitalism thrives on the human desire to possess things (materialism), a desire that instinctively gravitates towards greed (wanting more than one actually needs).<sup>33</sup> While the United States economic system is set up to generate wealth, it is not set up to naturally spread it around.<sup>34</sup> Greed is an inherently selfish pursuit because it refuses to set limits.<sup>35</sup> It has a voracious appetite for “just a little bit more” that we think will ultimately make us happy. The power and

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<sup>31</sup> Tim Dees, “How Much Is Enough? Are You Making Enough Money?” *Officer.com*, February 24, 2006, <http://www.officer.com/article/article.jsp?siteSection=19&id=28855> (accessed on June 9, 2007).

<sup>32</sup> Mihaly Csikszentmihalyi, “If We Are So Rich, Then Why Aren’t We Happy?” *American Psychologist*, Vol 54 Number 10 (October 1999), p.821-827.

<sup>33</sup> Simon, *How Much Is Enough?* 104.

<sup>34</sup> *Ibid.*

<sup>35</sup> Childs, *Greed*, 48.

motivating factor of greed is almost palpable in America, excessive compensation packages for top executives being one example of this.<sup>36</sup>

### *The Pressures of Work*

Because of these desires, more and more work is demanded of us just to keep up with our desires. A story from the fairy-tale *Alice in Wonderland: Through the Looking Glass* illustrates:

They were running hand in hand, and the Queen went so fast that it was all [Alice] could do to keep up with her: and still the Queen kept crying "Faster! Faster!...The most curious part of the thing was, that...however fast they went, they never seemed to pass anything..."In *our* country," said Alice, "...you'd generally get to somewhere else—if you ran very fast for a long time as we've been doing." "A slow sort of country!" said the Queen. "Now, *here*, you see, it takes all the running you can do, to keep in the same place. If you want to get somewhere else, you must run at least twice as fast as that."<sup>37</sup>

Statistics show that Americans are spending more and more time at work, adding 199 hours to their work schedule between 1973 and 2000.<sup>38</sup> This, coupled with women entering the workforce to pursue careers as well as provide for their families, places much more emphasis on life at the office.<sup>39</sup> This extra time at the office means that people spend less time at home with their families, less time in casual relationships with neighbors and friends, and less time participating in civic activities. "I don't

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<sup>36</sup> AFL-CIO "2006 Trends in CEO Pay", [http://www.aflcio.org/corporatewatch/paywatch/pay/#\\_ftn1](http://www.aflcio.org/corporatewatch/paywatch/pay/#_ftn1) (accessed on June 9, 2007).

<sup>37</sup> Lewis Carroll, *Through the Looking Glass*. 1872. Reprint. New York: Puffin Books, 1985, 40-41. Cited in Simon, *How Much Is Enough?* 49.

<sup>38</sup> McKibben, *Deep Economy*, 114.

<sup>39</sup> While women now have the ability to enter the workforce to pursue careers like never before, Robert Putnam reports from his extensive surveys that "...virtually all the increase in full-time employment of American women over the last twenty years is attributable to financial pressures, not personal fulfillment." Putnam, *Bowling Alone*, 197.

have enough time” is the reason Americans cite most often for failure to participate in civic activities.<sup>40</sup> This is especially true for more educated Americans, who have lost much of their free time during the week due to work pressures, as opposed to less educated Americans who have actually gained free time, according to Robert Putnam of Harvard University.<sup>41</sup> In pursuit of the “American dream,” however, we give up things in order to gain prosperity. This doesn’t necessarily mean we think this is a good thing, or that we even *like* this about ourselves. Many of us even feel guilty about our bondage to these commodities and what we need to do to acquire them.<sup>42</sup> But to give our kids the opportunities they “deserve,” or to be able to acquire things we are told will make us happy, we feel the need to give more and more of our time away. We find ourselves running just to stand still, as the Queen in Wonderland illustrates. Because of this, Americans also have fewer and fewer discretionary funds to use for good causes, as they need more and more of their own resources to feed their lifestyles.<sup>43</sup> The high value of material consumption creates a trap for those in poverty as well, as they are unable to provide for their basic needs along with the things the culture says are worthy of importance.<sup>44</sup>

It seems that greed is more than just an economic driver, but it also taps into a more spiritual need for power and possessions to create happiness and self-importance. While Jesus didn’t attack the machinery of capitalism or any other

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<sup>40</sup> Ibid., 189.

<sup>41</sup> Ibid., 190.

<sup>42</sup> Dawn, *Unfettered Hope*, 141.

<sup>43</sup> Childs, *Greed*, 110.

<sup>44</sup> Cornel West, *Race Matters* (Boston: Beacon Press, 1993), 16-17.

economic system, it was this sort of selfish tendency that he spoke against in the Gospels. “No one can serve two masters; for a slave will either hate the one and love the other, or be devoted to the one and despise the other. You cannot serve God and wealth” (Matt. 6:24). Whatever the economic machinery one found oneself in, the key was unplugging the machinery from its power source – greed.<sup>45</sup>

### *The Individual Over Community*

Second, the pursuit of wealth encourages individuality over community. With the discovery of fossil fuels, humans became much more mobile and less tied to reliance on their neighbors.<sup>46</sup> Each individual now could live wherever they wanted, get themselves to work (in fact, according the U.S. Census Bureau, the typical worker in the United States’ metropolitan areas now spends 24.4 minutes getting to work every day),<sup>47</sup> and ship their goods anywhere in the world. Trains, planes, and automobiles take goods and services anywhere people will buy them, even if one’s own neighbors will not. This shift from a rural/agricultural economy to a manufacturing-based/industrial one created niches and customization of products that caused expansion, wealth, and focus on the individual.

From a business perspective, the individual consumer is also lifted up as more important than the community they reside in. The consumer giant Wal-Mart is a great

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<sup>45</sup> John F. Alexander, *Your Money or Your Life: A New Look at Jesus' View of Wealth and Power* (San Francisco: Harper & Row, 1986), 104.

<sup>46</sup> Bill McKibben, *Deep Economy*, 95-96.

<sup>47</sup> Stephen Buckner, “New York Has Longest Commute to Work in Nation, American Community Survey Finds” *U.S. Census Bureau News* (February 25, 2004), [http://www.census.gov/Press-Release/www/releases/archives/american\\_community\\_survey\\_acs/001695.html](http://www.census.gov/Press-Release/www/releases/archives/american_community_survey_acs/001695.html) (accessed June 12, 2007).

example of this trend, as individuals benefit from low-priced items, but communities suffer as neighborhood shops are driven out of business for failing to compete.<sup>48</sup> One cannot argue that the access to low-priced goods, especially for the poor, is not a good thing. But the cost to community living, with storefronts owned by community members, and individuals relying on their neighbors for goods and services, is a factor in communal decay.

### ***Branding***

The brand economy also adds to this focus on the individual versus community. Almost every store in every mall in America is filled with chain retailers, selling brand names that people identify with and count on. The brand economy is all about the individual, teaching us that we deserve the products we want at the lowest cost possible, with an image that is customized for us.<sup>49</sup> This customization now extends to music (where I can buy particular songs and customize my own “playlist” on my iPod. I can then put on my headphones and tune out the world), to news (where I can pick and choose the channel of news I want that will offer me the type of commentary I enjoy or agree with), to brands we develop a relationship with<sup>50</sup> by letting them tell others who we are (it is estimated that the average ten-year old can

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<sup>48</sup> Albert Y. Hsu, *The Suburban Christian: Finding Spiritual Vitality In the Land of Plenty* (Downers Grove, IL: Intervarsity Press, 2006), 107.

<sup>49</sup> Ibid., 104.

<sup>50</sup> Tom Beaudoin, *Consuming Faith: Integrating Who We Are with What We Buy* (Lanham, MD: Sheed & Ward, 2003), 7.

easily identify three to four hundred brands).<sup>51</sup> We are what we eat, doctors say, and we are what (and which brand) we wear, advertisers proclaim.

### *Technological Advancements*

Along with these, the advancements in technology have pushed the individual to take precedence over community. With the invention of the television and the internet, one can do and experience almost everything by oneself, from the comfort of one's own home. Robert Putnam argues that more than any other cultural factor, it is television that has caused the breakdown in community in the United States.

"Nothing—not low education, not full-time work, not long commutes in urban agglomerations, not poverty or financial distress—is more broadly associated with civic disengagement and social disconnection than is dependence on television for entertainment."<sup>52</sup> Author and suburbanite Albert Hsu comments, "Air conditioning brought people indoors. Television kept them there."<sup>53</sup>

These critiques are not meant to demonize the economic and technological advances and inventions of the last century. The ingenuity and benefit from these new market-driven realities has been great. But each development also adds to the underlying motif of individual needs and wants' being primary over community. We will now take a look at another aspect of wealth that can adversely affect affluent individuals: the suburbs themselves.

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<sup>51</sup> Alissa Quart, *Branded: The Buying and Selling of Teenagers* (Cambridge, MA: Perseus Pub, 2003), 53. Cited in Beaudoin, *Consuming Faith*, 4.

<sup>52</sup> Putnam, *Bowling Alone*, 231.

<sup>53</sup> Hsu, *The Suburban Christian*, 119.

### The Particular Challenge of the Suburbs

While affluent individuals live in every sociological environment, since 1990 there are more people living in the suburbs than in rural and urban areas combined.<sup>54</sup> Not everyone who lives in the suburbs is affluent. In fact, 7.4% of people in the suburbs live below the poverty line.<sup>55</sup> However, suburbs themselves were created to fulfill certain aspirations. Things like having a personal single-family dwelling, being in close proximity to nature, enjoying clean safe surroundings with good education for children, and having a buffer to shield residents from the social deviance of the city all played (and continue to play) a part in the creation of suburban communities.<sup>56</sup> These dreams come at a high financial cost, however, with excellent neighborhoods and excellent schools being hot commodities. The high prices of single-family dwellings in desirable suburban neighborhoods erect an invisible wall around suburban communities, insulating them and setting them apart from the rest of society.

The benefits of suburban living like those listed above are hard to argue with. Who wouldn't want to live in a community that was clean and safe, with great schools and a high quality of living? These traits aren't bad in and of themselves. In fact, they describe qualities we would want for everyone in the world, regardless of their economic or social class. It is the epitome of the American dream. Yet, suburban

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<sup>54</sup> Rosalyn Fraad Baxandall and Elizabeth Ewen, *Picture Windows: How the Suburbs Happened* (New York, NY: Basic Books, 2000), 251.

<sup>55</sup> Edward L. Glaeser, Matthew E. Kahn and Jordan Rappaport, "Why Do The Poor Live In Cities?" Harvard Institute of Economic Research, Discussion Paper Number 1891 (April 2000), <http://www.economics.harvard.edu/hier/2000list.html> (accessed June 10, 2007), abstract.

<sup>56</sup> Edward James Blakely and Mary Gail Snyder, *Fortress America: Gated Communities in the United States* (Washington, D.C.: Brookings Institution Press, 1997), 15.



communities gated by high entrance price tags are most often organized and marketed as the solution to temporary problems, rather than as a better way to live in community.<sup>57</sup> What is often not considered is the emotional and spiritual price tag that comes with this type of lifestyle. The fact is that with all of its privileges, life in the affluent suburbs can also have a detrimental effect on its occupants.<sup>58</sup> Privilege has a price tag as well.

### ***Reinhold Niebuhr's Moral Man and Immoral Society***

In 1932, Reinhold Niebuhr wrote *Moral Man and Immoral Society*, in which he describes the danger of privilege in the human race. Niebuhr explains that classes are created in the world based on function in society, but that classes don't become distinguished sharply "until function is translated into privilege."<sup>59</sup> Once the idea takes root that one class is "privileged" over and against another, they can begin to use this power (normally associated with economic power) to act in selfish ways. They are forced to justify to themselves that the inequality they benefit from is good for the entire community. Niebuhr explains the hypocrisy of the privileged class:

The reason why privileged classes are more hypocritical than underprivileged ones is that special privilege can be defended in terms of the rational ideal of equal justice only, by proving that it contributes something to the good of the whole. Since inequalities of privilege are greater than could possibly be defended rationally, the intelligence of privileged groups is usually applied to the task of inventing specious proofs for the theory that universal values

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<sup>57</sup> Ibid.

<sup>58</sup> I realize here I am discussing only the suburban experience of affluence. While there are affluent individuals in rural, suburban and urban environments, I will examine the suburban experience, because it relates to the current context of this study.

<sup>59</sup> Reinhold Niebuhr, *Moral Man and Immoral Society; A Study in Ethics and Politics*. 1932. Reprint, Louisville, KY: Westminster John Knox Press, 2001, 113.

spring from, and that general interests are served by, the special privileges which they hold.<sup>60</sup>

Niebuhr goes on to say that the privileged justify their advantage by claiming it is just payment for their important societal function and their hard work, by claiming moral and intellectual superiority over others, and by seeing themselves as the caretakers of peace and order in their society.<sup>61</sup> By doing so, the privileged class maintains the divide between classes, keeping down those below them for their own benefit. They deny the opportunities to the lower classes, but then accuse them of lacking what they can't acquire.<sup>62</sup>

### ***The Dangerous Traits of Suburban Culture***

Although written 75 years ago, Neibuhr's critique is pertinent to the mindset of the modern-day affluent resident of the upper class suburbs. While few might admit to being prejudiced against those outside, the suburbs themselves act to keep the groups separate and even suspicious of others. As the suburbs first developed, fear was a highly motivating factor. Security means safety, privacy, and an emotional sense of feeling protected.<sup>63</sup> But while security measures keep the evil out, they can also keep the inhabitants in, peering fearfully out into the world.

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<sup>60</sup> Ibid., 117.

<sup>61</sup> Ibid., 117-129.

<sup>62</sup> Ibid., 118.

<sup>63</sup> Setha Low, *Behind the Gates: Life, Security, and the Pursuit of Happiness In Fortress America* (New York: Routledge, 2003), 90.

Suburban culture is also a consumer culture, with very little being produced in the community itself that sustains it.<sup>64</sup> Suburbanites depend on stores and malls to provide for their needs instead of producing the goods individually or in the community (as in more rural environments). Because of this, the thing keeping people alive in the suburbs is the paycheck, which is earned and spent. Because of this pressure, Americans have less time to spend with neighbors (Americans spent 33% less time with their neighbors in 1998 compared to 1974),<sup>65</sup> less time to invest in civic activities,<sup>66</sup> and spend less time attending church.<sup>67</sup> The high rate of job transfer among middle- to upper-class individuals also makes them less likely to engage in their communities in general, not knowing when they will be leaving.<sup>68</sup> If suburbanites are not careful, these factors can make the suburbs a place where people live in private even though they are in close proximity. Robert Putnam writes:

Human nature being what it is, we are unlikely to become hermits. On the other hand, our evidence also suggests that across a very wide range of activities, the last several decades have witnessed a striking diminution of regular contacts with our friends and neighbors. We spend less time in conversation over meals, we exchange visits less often, we engage less often in leisure activities that encourage social interaction, we spend more time watching (admittedly, some of it in the presence of others) and less time doing. We know our neighbors less well, and we see old friends less often.<sup>69</sup>

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<sup>64</sup> Roger Silverstone, ed., *Visions of Suburbia* (New York: Routledge, 1997), 8. Cited in Hsu, *The Suburban Christian*, 74.

<sup>65</sup> Putnam, *Bowling Alone*, 105.

<sup>66</sup> Ibid., 183.

<sup>67</sup> Ibid., 70.

<sup>68</sup> People who expect to move in the next 5 years are 20-25% less likely to attend church, club meetings, volunteer, and work on community projects. Ibid., 204.

<sup>69</sup> Ibid., 115.

The suburban landscape and its pursuits can add to this sense of isolation and insulation from others. In some ways, it accomplishes exactly what it sets out to do; provide safety, opportunity, and independence. But it also comes at a cost:

A child growing up in such a homogenous environment is less likely to develop a sense of empathy for people from other walks of life and is ill prepared to live in a diverse society. The other becomes alien to the child's experience, witnessed only through the sensationalizing eye of the television. The more homogenous and "safe" the environment, the less understanding there is of all that is different, and the less concern for the world beyond the subdivision walls.<sup>70</sup>

### **The Downfall of the Church**

The type of individualism described above is a problem, especially for those who call themselves Christian.<sup>71</sup> It would seem that the affluent suburban church we are discussing in this study could have a great impact on its parishioners, encouraging the responsibility that wealth brings, while sounding the warning siren of its pitfalls. Unfortunately, it appears that the church in the affluent suburbs has more or less failed in these areas. Ron Sider writes:

The God of the Bible is calling Christians today to live in fundamental nonconformity to contemporary society, to confess and turn away from our obsession with materialism, sex, and economic success. Things have become more important to us than persons. Job security and salary increases matter more than starving children and poor peasants.<sup>72</sup>

While worship is held, the Bible is preached, and charity is offered, the church in affluence has fallen short of the call to full discipleship sounded in the Gospels. As discussed in chapters two and three, the Christian Scriptures and the church in history

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<sup>70</sup> Andres Duany, Elizabeth Plater-Zyberk and Jeff Speck, *Suburban Nation* (New York: North Point Press, 2000), 44. Cited in Hsu, *The Suburban Christian*, 45.

<sup>71</sup> Dawn, *Unfettered Hope*, 84.

<sup>72</sup> Sider, *Rich Christians In an Age of Hunger*, 210.

have much to say regarding wealth and living the life of Christian discipleship. Topics such as money, responsibility for the poor, and unity of classes and peoples were topics discussed freely and boldly.

Unfortunately the authority of religious communities today has greatly diminished. Today, most people look to economists and advertisers to tell them the truth about money and what will make them happy, and they look to religion to affirm their choices along these lines.<sup>73</sup> Religion now plays a more therapeutic role in relation to economic behavior than it did before.<sup>74</sup> As it has through the ages, the church has had a tendency to make Jesus mirror what the community itself believes is important. Americans applaud Jesus louder when he walks and talks like they do.<sup>75</sup> Because it is made up of humans who are prone to be swayed by their culture, the church can tend to make Jesus mirror the culture's values, instead of vice versa.

Another challenge of churches in the suburbs (especially Protestant churches) is that theological convictions themselves add fuel to the fire of the radical individualism celebrated there. In Protestantism, each person is essentially responsible for their own salvation.<sup>76</sup> Having a "personal relationship with Jesus Christ" excludes one's membership from any community as having any part in one's salvation. While this is good Protestant theology (and perhaps good theology in

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<sup>73</sup> Robert Wuthnow, *God and Mammon in America* (New York: Free Press, 1994), 34, 39.

<sup>74</sup> *Ibid.*, 77.

<sup>75</sup> Stephen R. Prothero, *American Jesus: How the Son of God Became a National Icon* (New York: Farrar, Straus, and Giroux, 2003), 294.

<sup>76</sup> Phil. 2:12 and Rom. 10:9 are two examples.

general), it also mirrors the ideology of the American suburbs, where individual choice, attention, and pleasure are supreme.

Finally, the church can let down its suburban community by not practicing its own faith with regard to wealth, affluence and the dangers of an individualistic culture. One theologian has called the modern-day American church “peformativedocetists,”<sup>77</sup> mirroring the ancient Gnostic heresy of separating Jesus’ spirit from his body, and thus elevating our spirits over and above our physical beings. Essentially, we give our spiritual lives to God and the church for its eternal care, but we keep our physical lives for ourselves. Thus, our theology risks becoming “the underpinning of a life of middle-class ethics supervised by God.”<sup>78</sup> 30% of the labor force believes that riches get in the way of knowing God.<sup>79</sup> It is easy to see how the church is slipping in affluent neighborhoods.

The church in affluent America does not need to be this way, however. There is a new wave of church leaders who believe this to be true, and are speaking out to the affluent church. The churches that reside in affluent communities have a powerful opportunity to be salt and light for the world. In the next chapter, we will examine some of these current theological discussions concerning affluence and Christian praxis.

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<sup>77</sup> Beaudoin, *Consuming Faith*, 74.

<sup>78</sup> Karl Rahner, “A Courageous Worldwide Theology,” *National Jesuit News* Vol. 8 (June 1979), 10. Cited in Beaudoin, *Consuming Faith*, 106.

<sup>79</sup> Wuthnow, *God and Mammon*, 130.

## Conclusions

After studying the social sciences, we draw the following conclusions concerning the effects of wealth on individuals and societies.

First, those who reside in affluent America are wealthy beyond the wildest dreams of the world. Their privilege allows them to live in communities that are safe, filled with opportunities for themselves and their children, with a high quality of life. The wealthy in the United States have every opportunity to succeed in the American dream of “life, liberty and the pursuit of happiness.”

Secondly, studies show that affluent environments are not immune to problems. In fact, the affluent are shown to have their own set of issues because of their affluence—issues caused by the pressure to succeed and isolation from the community of family and neighbor that can cause depression, anxiety, and disengagement. While this economic class of individuals is considered “low-risk,” it appears there are other risks afoot that are both devious and dangerous in a different way.

Thirdly, all Americans are faced with certain twenty-first-century cultural norms that make us want for more and more. Capitalism, marketing based on greed and materialism, the rising pace and hours of work, the individualistic ideal, consumer branding, and the advancements in entertainment technology are all powerful forces on our lives today. For those who live in affluence, however, these forces can be even more powerful because they can be actualized more readily. Their wealth allows them the freedom—and can seduce them—to pursue these temporary ends.

Fourthly, the churches in the affluent neighborhoods of America have a great opportunity to reach their communities for Christ. Unfortunately, what often happens is that the church affirms people without challenging them, focuses on external evils rather than internal sins, and separates the spiritual from the material (dealing primarily with the spiritual). In turn, the church has largely lost its authority and voice in the affluent neighborhoods of America. This is not the final word, however. We will now turn to modern-day scholars and prophets who believe they are calling the church in affluent America back to the true meaning of the gospel.



## CHAPTER 5

### CURRENT TRENDS

Tell me what you think about money, and I will tell you what you think about God.

Billy Graham<sup>1</sup>

Not long ago, a few friends and I were talking with some very wealthy executives about what it means to be the church and to follow Jesus. One businessman confided, “I too have been thinking about following Christ and what that means, so I had this made.” He pulled up his sleeve to reveal a bracelet engraved with WWJD (What Would Jesus Do?). It was custom-made of twenty-four karat gold. Maybe each of us can relate to this man—both his earnest desire to follow Jesus and, bound up in the materialism of our culture, his distorted execution of that desire.

Shane Claiborne<sup>2</sup>

In this chapter, we will examine three current trends within the American Christian landscape that reflect the issue of affluence and Christian discipleship. These trends do not consist of any formal organizations, individual denominations or groups. You cannot be a card-carrying member of a club following these practices. Few will find themselves completely encapsulated in any one of these three descriptions. Instead, they reflect different theological beliefs concerning affluence and Christian discipleship that appear both overtly and covertly on the pages of Christian bestsellers, television programs, in flagship mega-churches, and in the DNA of American Christianity. These beliefs, however, have become in many respects the

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<sup>1</sup> Quoted in *Discernment*, Spring, 1995, p.3. cited in Ronald J. Sider’s *Rich Christians in an Age of Hunger: Moving from Affluence to Generosity* (Dallas: Word Pub, 1997), 91.

<sup>2</sup> Shane Claiborne, *The Irresistible Revolution: Living As An Ordinary Radical* (Grand Rapids: Zondervan, 2006), 157.

underpinnings of what is preached in pulpits throughout America concerning the relationship between affluence and discipleship.

By examining these positions (which we have called *Christian Commerce*, *Christian Prosperity*, and *Christian Equality*) we hope to gain a broader understanding of what is being proclaimed and practiced in America concerning affluent Christians' discipleship. We also hope to learn from the best and worst of their examples, to discern how we can encourage fuller Christian discipleship in an affluent church environment.

### **The *Christian Commerce* Position**

“God loveth adverbs; and cares not how good, but how well.”

Joseph Hall<sup>3</sup>

Of the three positions, the one we will call *Christian Commerce* is the least discussed, and yet most centrally located within the scope of American Christianity. This trend represents the middle of the bell curve of affluent American Christians with regard to their view of economics and their response as followers of Christ. In my estimation, most affluent Christians do not know they hold these beliefs about affluence and discipleship—they just do.

What is the *Christian Commerce* position? It is the strong belief that just because a Christian in America is rich does not mean they are being an unfaithful disciple of Jesus Christ. Even if they enjoy nice things, have substantial personal savings, and participate in activities reserved for the wealthy, this does not discount

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<sup>3</sup> Richard John Neuhaus, *Doing Well & Doing Good: The Challenge to the Christian Capitalist* (New York, N.Y.: Doubleday, 1992), 61.

them from being a faithful Christian. Those who agree with this position believe that the capitalistic system in which America operates (and in which the wealthy flourish) is a gift from God to be used and delighted in by all people. Capitalism is a gift from God because it allows individuals to take material delight in God's creation, by having more than enough. It honors hard work and individual freedom, generates new economic growth without necessarily taking it away from others, and provides a system that makes it possible for others do the same. In fact, *Christian Commerce* believes individuals' financial growth actually raises the level of others' financial growth as well, even if not at the same pace.<sup>4</sup>

While rich Christians are often brow-beaten with their responsibility to help others in need, *Christian Commerce* believes this guilt to be unreasonable. Instead, their sphere of "moral proximity"<sup>5</sup> should extend primarily to those closest to them (friends, family, and community), rather than their being responsible to rescue the entire world. This moral proximity (sometimes called "proximal obligation")<sup>6</sup> makes it possible for the rich to feel good about delighting in the material creation God has blessed them with, and yet also fulfill their call to be in relationship with those in need. The call to discipleship for affluent Christians, therefore, is not just to "simplify" or "go without," but to enlarge and dignify whatever realm God gives.<sup>7</sup> In doing so, the rich are allowed to delight in God's goodness, feel good about their

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<sup>4</sup> Dinesh D'Souza, *The Virtue of Prosperity: Finding Values in an Age of Techno-Affluence* (New York: Free Press, 2000), 71.

<sup>5</sup> John R. Schneider, *The Good of Affluence: Seeking God in a Culture of Wealth* (Grand Rapids, MI: W.B. Eerdmans, 2002), 176.

<sup>6</sup> Ibid., 212.

<sup>7</sup> John R. Schneider, *Godly Materialism: Rethinking Money & Possessions* (Downers Grove, Ill: InterVarsity Press, 1994), 164.

wealth, and serve others through their financial growth in the capitalist economic system.

The current theological defender of the *Christian Commerce* position is Dr. John Schneider of Calvin College. Schneider, a Cambridge-trained systematic theologian, found there was almost no spiritual or moral guidance being given to those living as Christians in a capitalist system. Instead, most theologians and scholars in the academy were warning of the evils of capitalism and the benefits of socialism, chastising rich Christians for their wealth.<sup>8</sup> There seemed to be a choice that every rich Christian had to make between “doing well and doing good,” as Richard John Neuhaus penned,<sup>9</sup> with no apparent overlap between the two. Even modern-day evangelicals like Ron Sider were charging hard against the spiritual dangers of capitalism and, specifically, how rich Christians should respond.<sup>10</sup> Sider’s book *Rich Christians In An Age of Hunger*<sup>11</sup> came on like a lightning rod of condemnation in the evangelical world, blasting the wealthy for living in luxury while the world was starving. Others like Tony Campolo argued against Christian luxury, suggesting that maybe Christians shouldn’t be driving BMW’s, for example, but should be driving practical, less expensive cars, and giving the extra money to the

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<sup>8</sup> Schneider, *The Good of Affluence*, 16.

<sup>9</sup> Neuhaus, *Doing Well and Doing Good*, 1.

<sup>10</sup> We will explore Ron Sider’s arguments when we discuss the *Christian Equality* position later in this chapter.

<sup>11</sup> Ronald J. Sider, *Rich Christians in an Age of Hunger: Moving from Affluence to Generosity* (Dallas: Word Pub, 1997).

poor.<sup>12</sup> It might not be a sin to make a million dollars, Campolo states, but it can become a sin if you don't spend it as Jesus would if he were in your place.<sup>13</sup>

Schneider saw these accusations and scholarly debates as short-sighted and incomplete. As Schneider looked at the Scriptures and the Christian life, he saw much to celebrate and commend in the affluent Christian world. He viewed commercial capitalism as having “done nothing less than eliminate material poverty as a significant problem in [the twenty-five nations who have successfully re-ordered their economies to modern capitalism].”<sup>14</sup> Stanford University research fellow Dinesh D’Souza poses the question provocatively:

...who has done more to eradicate poverty and suffering in the Third World, Bill Gates or Mother Teresa? To the extent that he has placed the power of information technology at the disposal of millions of people, the obvious answer is Gates...if the moral value of actions were to be judged solely by their consequences, Gates and other tech entrepreneurs have done an awful lot of good, far more than their detractors...<sup>15</sup>

While Schneider agrees with Sider that there are thirty million people without health insurance in America, he argues that the number would be much higher without consumer capitalism at all.<sup>16</sup> In other words, the political system itself that enables some people to be rich is beneficial to everyone as a whole. Therefore, there is a place for Christians among the wealthy. They have a role to play, and part of that

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<sup>12</sup> Anthony Campolo, *20 Hot Potatoes Christians Are Afraid to Touch* (Dallas: Word Pub, 1988), 96.

<sup>13</sup> Ibid., 103.

<sup>14</sup> Schneider, *The Good of Affluence*, 19.

<sup>15</sup> D’Souza, *The Virtue of Prosperity*, 127.

<sup>16</sup> Schneider, *The Good of Affluence*, 34.

role is doing what they do well, thus raising the level of care and support for everyone around them.

Schneider also sees good Scriptural backing for the “good of affluence,” as one of his books is entitled. From Genesis onward, God called humanity to take “royal delight” in the creation.<sup>17</sup> The Promised Land spoken of in Exodus and experienced in Joshua was one of material blessing. Even Jesus and his disciples lived a life of celebration, Schneider reminds us, expressing the reality of the Kingdom of God.<sup>18</sup> Schneider comments that most of the nay-sayers leave out this important doctrine of creation delight. As Christians we are not called to just “scrape by for the Kingdom,” but we are to be passionate and celebratory in the gifts God has given.<sup>19</sup> The problem with Sider’s admonition to the rich to reduce their enjoyments for the benefit of the poor, Schneider says, is that it leaves no clear moral room for any enjoyments at all.<sup>20</sup> This goes against God’s intentions for humanity. If Christians have been blessed with wealth, they shouldn’t be forced to morally justify every act of consumption.<sup>21</sup> This robs the Christian of the joy of God’s desire, to delight in what God provides as blessing. Because of this, Schneider doesn’t view affluent suburbs (for example) as an indictment against spiritual disobedience. Instead, these suburbs are a sign of the “fierce, regal desire for human dignity that came through it

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<sup>17</sup> Schneider, *Godly Materialism*, 54.

<sup>18</sup> *Ibid.*, 155.

<sup>19</sup> *Ibid.*, 79.

<sup>20</sup> Schneider, *The Good of Affluence*, 202.

<sup>21</sup> Schneider, *Godly Materialism*, 172.

all. If we look sympathetically, do we not behold something of the awakened kings and queens of the human spirit?"<sup>22</sup>

Schneider realizes, however, that affluent Christians are also called to responsibility with their wealth. Particular stories jump out of the Scriptures as to how the rich believer should act. The story of Zacchaeus in Luke 19 gives an example of how the rich may be saved without ceasing to be rich.<sup>23</sup> Zacchaeus remained a businessman in the economic system of his day, but was redeemed in his commercial life. One can remain a good, wealthy businessperson, and still be commended by God. The parable of the rich man and Lazarus (Luke 16:19-31) also gives a clue as to God's expectations of service for the wealthy. In the story, Schneider points out that it was not all the other unnamed poor across the country whom the rich man was condemned for not assisting. He was judged by his lack of service for the one he knew by name, Lazarus.<sup>24</sup> Schneider argues that the rich today need to see themselves in the same vein. We will be judged by how we help those who are morally proximate to us. While that moral proximity will differ for every person and their divine calling, we cannot judge the rich Christian in America for the poverty that exists half-way around the world, Schneider argues. Our job is to go about our own work with pride and dignity, practicing a kind of economic evangelism that both encourages delight in God's material creation and helping others to do the same. There is no true delight in riches without compassion and justice, just as there is no real justice or liberation

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<sup>22</sup> Ibid., 58.

<sup>23</sup> Schneider, *The Good of Affluence*, 163.

<sup>24</sup> Schneider, *Godly Materialism*, 153.

without flourishing in material things.<sup>25</sup> Therefore, the job of affluent Christians is to work hard at both.

### ***Modern-Day Catholic Teaching on the Christian Commerce Position***

While Schneider comes from a Reformed Protestant context, this take on Christianity and wealth is not held only by Protestants. In his book *Doing Well and Doing Good: The Challenge to the Christian Capitalist*, Richard John Neuhaus discusses the encyclical of Pope John Paul II in 1991 entitled *Centesimus Annus*.<sup>26</sup> This encyclical, written on the tail of communism's collapse in Central and Eastern Europe, endorsed capitalism as the best option for global good in the world. While the Pope admits there are ugly dynamics of greed that can operate in capitalist states, the good that comes from the system far outweighs the bad. The answers to economic abuses cannot always be found in changing the system itself, but in moral and spiritual corrections of those operating in the system.<sup>27</sup>

Neuhaus recognizes the attractiveness of desiring to have a utopian society where everyone is equal and everyone's needs are taken care of. But, quoting John Paul II, Neuhaus reminds us that Christianity is not a utopian faith but an eschatological one. "Faith is fixed on what God will do, according to his promise in Christ."<sup>28</sup> Utopianism, on the other hand, turns politics into a secular religion of sorts. We will never have a perfect political climate here on earth that will reflect fully the

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<sup>25</sup> Ibid., 17.

<sup>26</sup> II John Paul, *Centesimus Annus*, [http://www.vatican.va/holy\\_father/john\\_paul\\_ii/encyclicals/documents/hf\\_jp-ii\\_enc\\_01051991\\_centesimus-annus\\_en.html](http://www.vatican.va/holy_father/john_paul_ii/encyclicals/documents/hf_jp-ii_enc_01051991_centesimus-annus_en.html) (accessed August 3, 2007).

<sup>27</sup> Neuhaus, *Doing Well and Doing Good*, 195.

<sup>28</sup> Ibid., 41.



Kingdom of God. Capitalism is certainly not perfect.<sup>29</sup> Therefore, our job as Christians in the world is to work for a marketplace that will allow people to be the *most capable* of living in freedom and wholeness. This comes in the kind of capitalism Neuhaus describes, “An economic system that recognizes the fundamental and positive role of business, the market, private property, and the resulting responsibility for the means of production, as well as free human creativity in the economic sector.”<sup>30</sup> In other words, it is a system that allows people to succeed and do good at the same time. Because they do not have to worry about where their next meal is coming from, wealthy Christians are also put in a position where they can ask themselves and God, “What should I do with my life, and what is my life for?”<sup>31</sup> As affluence spreads, *Christian Commerce* believes more and more people will be in the position to ask this question. That is why Michael Novak thinks the next great revival in America will be led by the rich, who are finding the humans can’t live by bread alone, as the Scriptures say.<sup>32</sup> They are in a position to ask, and in a position to do something about it. Prosperity allows that type of world-changing to happen.

### ***Critique of the Christian Commerce Position***

As mentioned before, I believe the *Christian Commerce* position reflects the unwritten assumptions of most affluent American Christians today. While the other

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<sup>29</sup> In fact, another Roman Catholic defender of capitalism, Michael Novak, argues that because of the separate realms of heaven and earth and because of the intentional pluralism of America, capitalism should never be called a Christian system. See Michael Novak, *The Spirit of Democratic Capitalism* (New York, N.Y.: Simon and Schuster, 1982), 351.

<sup>30</sup> Neuhaus, *Doing Well and Doing Good*, 56.

<sup>31</sup> D’Souza, *The Virtue of Prosperity*, 242.

<sup>32</sup> *Ibid.*, 143.

two positions we will discuss tackle affluence in polar-opposite ways, the *Christian Commerce* position is the planet around which the other two orbit. From our study, we make the following critiques of the *Christian Commerce* position.

First, the positive critiques. The *Christian Commerce* position takes seriously the delight God desires us to have in the material world. This is part of God's order for humanity, to celebrate (as Jesus did) the bounty of creation. The fact that affluent Christians can do this in ways others cannot does not change the fact that God desires us to take delight in the creation. Second, this position takes seriously the power of wealth as an economic tool for support of the poor. While socialism prescribes equality through government control, and Christians such as Ron Sider exhort simplicity and redistribution of wealth by affluent Christians, the *Christian Commerce* position sees the economic machine of capitalism itself as a means of evangelism and justice. This position takes seriously group economics as a means of change over and against simply touting individual sacrifice. This takes the long view of true economic change for the world. Third, this position celebrates that affluent Christians have the ability to ask intentional questions of God's purposes in their life. For those living hand-to-mouth, the options can be limited because of the basic insecurities of life. Rich Christians, however, have the means as well as the ends to make a huge impact on the world with their lives. They can risk in ways that others might not be able to. For affluent Christians, the ability to ask this risky question, and then to act on it, is a great gift.

There are some negative critiques to be made, however. First, the *Christian Commerce* position could potentially lead affluent Christians to elevate things God

gives from “delights” into things they “deserve.” While God promises to meet all our needs according to the glorious riches in Christ (Phil. 4:19), that line can get blurred between needs and wants. Humans are prone to compare themselves to others,<sup>33</sup> and we can easily think we deserve or need what we see others enjoying. The peer pressure of affluence is great. While that doesn’t mean affluence is a guaranteed stumbling block, the *Christian Commerce* position could be susceptible to this.

Second, the *Christian Commerce* position makes selfishness a serious danger. The Scriptures are filled with warnings about the dangers of letting things get in the way of one’s relationship with God and others. The more I have, the more I feel the need to stockpile resources for personal or family emergencies. Even the idea of moral proximity – that my largest and possibly only responsibility is to those closest to me (my family, friends, and local community) can make affluence lead beyond gluttony to selfishness. If I say, “I will take care of my family and friends first, then I will give to others if I have any left over,” I am forgetting that Jesus said all who do the will of his Father were part of his family (Matt. 12:50). Even though it could be argued that capitalism and world travel were not in Jesus’ mind when he exhorted us to love our neighbors, it is a stretch to not see how my neighbors (and spiritual family members) do not include those on the other side of the earth.

Finally, the *Christian Commerce* position seems resigned to the fact that some will starve while others will celebrate lavishly. Maybe this disparity is inevitable, and it certainly doesn’t discount God’s call to celebrate and delight in creation. However, to know that the resources used to finance my lavish life could be used in more creative, life-giving ways for those whose basic needs are not even met (even inside

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<sup>33</sup> Thus the inclusion of the 10<sup>th</sup> Commandment, “Thou shall not covet.” (Ex.20:17)

the capitalist economic system) is worth a pause. To think first of my own selfish wants before my neighbor in need is a spiritual danger for the affluent Christian.

### ***The Christian Prosperity Position***

God wants you to live an overcoming life of victory. He doesn't want you to barely get by. He's called El Shaddai, 'The God of more than enough.' He's not 'El Cheapo,' the God of barely enough!

Joel Osteen<sup>34</sup>

While the *Christian Commerce* position is probably the least discussed of the viewpoints on affluence and discipleship, the *Christian Prosperity* position is arguably the most talked about. This position puts wealth front-and-center in its effort to identify faithful discipleship. In many ways the *Christian Prosperity* movement<sup>35</sup> is the most American of the three discussed in this study. It was born in America, plays well in a culture obsessed with affluence, and harnesses the optimism that characterizes so much of American history. Charles Farah proclaimed that the Faith Gospel (what we are calling *Christian Prosperity*) is "without question the most attractive message being preached today or, for that matter, in the whole history of the Church."<sup>36</sup> In fact, *Christian Prosperity* is now taking over Africa as the largest movement among all Christian religious groups on that continent.<sup>37</sup> Some of

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<sup>34</sup> Joel Osteen, *Your Best Life Now: 7 Steps To Living At Your Full Potential* (New York, NY: Warner Faith, 2004), 33.

<sup>35</sup> Also known as the Prosperity Gospel, the Word-Faith movement, or the Faith Gospel.

<sup>36</sup> Charles Farah, *This Cancer Kills: A Critical Analysis of the Roots and Fruits of 'Faith-Formula' Theology* (Portland: Charis Life, 1982), 15. Quoted in D. R. McConnell *A Different Gospel: A Historical and Biblical Analysis of the Modern Faith Movement* (Peabody, MA: Hendrickson, 1988), xvii.

*Christian Prosperity*'s proponents are the best-known pastors, teachers, and evangelists in the United States, with mega-churches, television shows and bestselling books to spread the message that God wants you to be financially prosperous.<sup>38</sup> These teachers and leaders vary as to the bluntness of their prosperity message and how much time they spend teaching about it. However, all of them carry the same essential tenets of how affluence and discipleship work together.

What are the major tenets of the *Christian Prosperity* position? First, that God not only desires but wills that faithful followers be financially prosperous.<sup>39</sup> In this theological mindset, it is believed that a sure sign one is walking with God is one's financial prosperity.<sup>40</sup> *Christian Prosperity* teaches that poverty and illness are not of God, but of the devil. Therefore, to be in poverty is to be outside of God's intended will for humanity and to be living a Satan-defeated life.<sup>41</sup> To get out of this position, one needs to avoid even thinking in poverty-stricken ways. The wrong thoughts themselves will get in the way on one's own prosperity.<sup>42</sup> As Christians, we have been slated to be more than conquerors through him who loved us (Rom 8:37). Our

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<sup>37</sup> Isaac Phiri and Joe Maxwell, "Gospel Riches – Africa's Rapid Embrace of Prosperity Pentecostalism provokes concern – and hope," *Christianity Today* (July 2007), 24.

<sup>38</sup> A few of these popular pastors, teachers, and evangelists are T.D. Jakes, Joel Osteen, Kenneth and Gloria Copeland, Robert Tilton, Dr. Creflo Dollar, Benny Hinn, Dr. Fred Price, Marilyn Hickey, Joyce Meyer, Paula White, and Paul and Jan Crouch, to name a few.

<sup>39</sup> The other two legs of the *Christian Prosperity* position are God's desire for your perfect health and long life. Because of the scope of our study, we will focus on the financial-prosperity leg of the *Christian Prosperity* position.

<sup>40</sup> Kenneth Copeland, *The Laws of Prosperity* (Fort Worth: Kenneth Copeland Publications, 1974), 17.

<sup>41</sup> Gordon D. Fee, *The Disease of the Health and Wealth Gospels* (Vancouver: Regent College Publishing, 1985), 8.

<sup>42</sup> Osteen, *Your Best Life Now*, 3.

salvation purchased for us by Christ includes not just salvation from hell, but from the hells of this world, including financial poverty and physical illness, according to this position. When Scripture says that Christ redeemed us from the curse of the law (Gal. 3:13), this includes release from spiritual death, sickness and poverty.<sup>43</sup> Therefore, faithful believers need to start believing, speaking and acting like the “King’s Kids” that they are.<sup>44</sup> Because God showers favor upon us, and is the author and giver of all spectacular things, God will go to great lengths to bless us in this life. God will get us the best of what this world has to offer, everything from first-class upgrade seats<sup>45</sup> to Lincoln Continentals.<sup>46</sup> The favor of God causes us to stand out above the rest, according to the *Christian Prosperity* movement.<sup>47</sup>

How does one access this God-ordained prosperity? By claiming what is rightfully ours by faith. This involves believing in one’s heart and claiming out-loud what one needs and desires financially. Just as God spoke the world into being through the Word, we can speak God’s reality of prosperity into our world by vocally proclaiming the truth.<sup>48</sup> Kenneth E. Hagin, often called the modern-day founder of

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<sup>43</sup> Kenneth E. Hagin, *Biblical Keys To Financial Prosperity* (Tulsa: RHEMA Bible Church, 1995), 1.

<sup>44</sup> D.R. McConnell, *A Different Gospel: A Historical and Biblical Analysis of the Modern Faith Movement* (Peabody, MA: Hendrickson, 1988), 175.

<sup>45</sup> Osteen, *Your Best Life Now*, 46.

<sup>46</sup> Prosperity teacher Fred Price was reported to say, “If the Mafia can ride around in Lincoln Continental town cars, why can’t King’s Kids?” Instead, “King’s Kids ought to ride in Rolls Royces,” cited in McConnell, *A Different Gospel*, 175. It is widely known that one *Christian Prosperity* preacher, Dr. Creflo Dollar, actually does own two Rolls Royces: Robert M. Franklin, “The Gospel of Bling”, *Sojourners* (January 2007), <http://www.soj.net/index.cfm?action=magazine.article&issue=soj0701&article=070120> (accessed August 18, 2007).

<sup>47</sup> Osteen, *Your Best Life Now*, 46.

<sup>48</sup> Quoting E.W. Kenyon, the true founder of *Christian Prosperity* teaching. Cited in McConnell, *A Different Gospel*, 135.

*Christian Prosperity* teaching, proclaimed, “The Lord said to me, ‘Don’t pray about money like you have been. Whatever you need, claim it in Jesus’ name.’ And then you say, ‘Satan, take your hands off my money.’ And then say, ‘Go, ministering spirits, and cause the money to come.’”<sup>49</sup>

To live into the financial prosperity God has prepared also involves sowing seeds of faith, making deposits in a “heavenly bank account” that can be drawn from later, when one needs it.<sup>50</sup> These “deposits” include being obedient with one’s finances when God calls, including the support of one’s pastor, church, and special ministries. God’s rate-of-return on the financial investment of the faithful is the best around—100 to 1 according to Mark 10:30!<sup>51</sup> In fact, the rich young ruler of Mark 10 who was asked by Jesus to leave everything to follow him missed out on a great financial opportunity. *Christian Prosperity* teachers say that had he only invested everything as Jesus commanded, the rich young ruler would have received back a hundredfold on his gift, making him even wealthier than he was before. God promises this to all who “invest” (the word often used in *Christian Prosperity* circles to talk about giving) in the Kingdom.<sup>52</sup>

These spiritual/financial principles can be actualized by young and old alike. Kenneth Copeland tells the story of his children’s understandings of these teachings:

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<sup>49</sup> Hagin, *Biblical Keys To Financial Prosperity*, 58.

<sup>50</sup> Copeland, *The Laws of Prosperity*, 76.

<sup>51</sup> “Truly I tell you, there is no one who has left house or brothers or sisters or mother or father or children or fields, for my sake and for the sake of the good news, who will not receive a hundredfold now in this age – houses, brothers and sisters, mothers and children, and fields, with persecutions – and in the age to come eternal life.” (Mark 10:29, 30). Interpretation by Gloria Copeland, cited in McConnell, *A Different Gospel*, 172.

<sup>52</sup> Copeland, *The Laws of Prosperity*, 66.

My children operate them just as successfully as my wife and I. They have learned God's system of finance and can absolutely believe God for anything in the world and get it! I remember when we needed a van for the ministry to carry our equipment. My daughter Kellie came to me and said, "Daddy, I want to be the first to give money for this truck." She had a couple of dollars so she gave it, and we made an agreement together. Then she started confessing the return on her money and got it. It didn't take several months, and she didn't start whining about it—she simply said, "In the name of Jesus, it's mine!"<sup>53</sup>

For some of us, these teachings sound outlandish, over-the-top, and spiritually disingenuous. It seems that one couldn't blend more heavily the American dream with the dream of the Kingdom of God, even if one tried. In fact, the basis of *Christian Prosperity* teaching itself is a blend of Pentecostalism and other American-born philosophies, including the New Thought metaphysics of Phineas Quimby<sup>54</sup> and the religion that closely resembles it, Christian Science.<sup>55</sup> E.W. Kenyon, the true founder of *Christian Prosperity* teaching, took the ideas of New Thought and baptized them with the Holy Ghost, thus making it possible for all humans to call into being for themselves the riches of heaven onto earth. "Faith-filled words brought the universe into being, and faith-filled words are ruling that universe today," Kenyon wrote.<sup>56</sup> This "Name it, Claim it" understanding of *Christian Prosperity* was then taken up by Kenneth E. Hagin, who became the modern-day Apostle of Word-Faith Theology.<sup>57</sup> From him, others such as Kenneth and Gloria Copeland, John Osteen

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<sup>53</sup> Ibid., 25.

<sup>54</sup> The New Thought movement was a system made popular in the nineteenth century by Phineas Quimby. It taught the primacy of the spiritual as true reality, where the spiritual was the cause of all physical effects. Therefore the human mind, through a positive mental outlook and positive confession, had the power to create one's own personal reality. You could mentally call into existence for yourself either health and wealth, or poverty and sickness. See McConnell, *A Different Gospel*, 41.

<sup>55</sup> McConnell, *A Different Gospel*, 44.

<sup>56</sup> E.W. Kenyon, *The Two Kinds of Faith: Faith's Secrets Revealed* (Seattle: Kenyon's Gospel Publishing Society, 1942), 20. Cited in McConnell, *A Different Gospel*, 135.



(the father of Joel Osteen), Robert Tilton, Paul and Jan Crouch, Fred Price, and others took Kenyon's teachings and built large, successful ministries, focused on helping people reach their full financial potential in God's perfect will by claiming God's promises and sowing financial seeds. The next generation of *Christian Prosperity* teachers are now popular as well. Although more subtle in their delivery, pastors and teachers like Joel Osteen and T.D. Jakes are continuing the message that God wants your dreams to be realized (including your financial dreams) – all you need to do is live into it. While many affluent Christians might object to much of the description in *Christian Prosperity* stated above, few would bat an eye at the underlying theology of Joel Osteen, for example, and his positive message of personal change God's way. It is as much a part of American culture as baseball and apple pie.

### ***Critique of the Christian Prosperity Position***

What positive things can we learn from the *Christian Prosperity* position with regard to affluence and Christian discipleship? First, *Christian Prosperity* followers believe deeply that God is at work in every area of their lives, including their finances. Instead of separating God and financial matters, *Christian Prosperity* maintains that God is intimately involved in one's financial life and, even more than that, wants to bless God's children with great financial abundance. To believe that God is for us and not against us in every part of life makes both good theology and

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<sup>57</sup> Interestingly enough, although Hagin claimed that his prosperity teaching had no earthly basis but came through direct revelation from God, many of his writings were plagiarized word-for-word from Kenyon. See McConnell, *A Different Gospel*, pp.8-12 to see some of the hundreds of examples.

good self-esteem. It is an empowering thought that God desires good things for me. This is a definite strength of this position.

The *Christian Prosperity* position also takes seriously the potential of humanity to succeed. This teaching does not present a dire view of humanity, as sometimes happens in Christian circles. Instead, the *Christian Prosperity* position sees the church as a community of people who view themselves as “King’s Kids,” with all the rights and responsibilities of royalty. The idea that God desires to unleash good things on the world through God’s followers who believe that it can happen presents a high view of the body of Christ and the potential therein. This is a strength as well that we can all learn from.

There are some inherent dangers, however, in the *Christian Prosperity* mindset that inhabits many of the churches and ideologies of affluent American Christians. First, it has the tendency to focus believers on things that have no ultimate lasting value or purpose as the primary signs of God’s blessing. New-Testament scholar Dr. Gordon Fee reminds us that while possessions are sometimes related to obedience in the Old Testament, it is never true in the New Testament. In fact, even in the Old Testament, possessions are seen as a double danger, removing one’s eyes from trusting God and possessing the one who possesses them.<sup>58</sup> Having things be the center of one’s theology can only cause harm, not good.

Secondly, operating in the *Christian Prosperity* mindset subverts the demand of the cross that is necessary for discipleship. There is much discussion in *Christian Prosperity* about the *benefits* of the cross for believers, but very little is written about

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<sup>58</sup> Fee, *The Disease of the Health and Wealth Gospels*, 13.

the *claims* of the cross on one's life. As D.R. McConnell puts it, "*Their basic attitude is that Jesus went to the cross so that the believer would not have to.* How far this is from the word of the cross preached by Paul!"<sup>59</sup> This gospel seems to fit the American dream more than it does of Jesus, who had "nowhere to lay his head" (Matt. 8:20).<sup>60</sup>

Finally, *Christian Prosperity* attributes people's poverty and illness to their own lack of faith and/or bad choices. If you are poor, it's your own lack of faith that is causing it. This is a denial of the witness of Jesus, who emptied himself to identify with our human condition (Phil. 1:5-8). It is also a denial of Jesus' teachings that the poor are blessed, not cursed (Luke 6:20). To blame people's poverty solely on their personal responsibility is a denial of the gospel. Because of this, McConnell writes:

The doctrine of prosperity is, in fact, a carnal accommodation to the crass materialism of American culture. It ignores and/or compromises the demands of the New Testament upon the affluent and constructs a theology that not only rationalizes the disparity between rich and poor. It actually degrades the poor, claiming that their poverty is the result of "dishonoring" God.<sup>61</sup>

We must keep these subtle twists of the gospel in mind when we minister to people in the affluent churches, for they are more prevalent than we know. We are as susceptible as any to this uniquely American gospel.

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<sup>59</sup> McConnell, *A Different Gospel*, 178, author's italics.

<sup>60</sup> Fee, *The Disease of the Health and Wealth Gospels*, 7.

<sup>61</sup> McConnell, *A Different Gospel*, 180.

### **The *Christian Equality* Position**

The church should consist of communities of loving defiance. Instead it consists largely of comfortable clubs of conformity. A far-reaching reformation is necessary if the church is going to resist the materialism of our day and share God's concern for the poor.

Ronald J. Sider<sup>62</sup>

The last major theological position we will look at concerning how to live as affluent Christians we will call *Christian Equality*. This movement is alive in many parts of the world, in forms such as the Liberation theology of Latin America,<sup>63</sup> and in the so-called black<sup>64</sup> and feminist<sup>65</sup> theologies of North America, to name a few. While each of these major movements deserves analysis, we will not be examining them in depth in this study. Unfortunately, I am confident there are very few affluent churches in America who study, understand, or take seriously the theological treatises of the liberation movements listed above. The reason for this, I fear, is that most often, it is the affluent churches and their constituents who are part of the oppressive class these theologians write *against*. We, the (largely) white, affluent, male-dominated evangelical churches of North America, are the ones the minority groups feel marginalized by. We are part of the problem. Therefore, their often sound critiques fall on deaf ears amongst the wealthy. For the poor and marginalized, these

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<sup>62</sup> Ronald J. Sider, *Rich Christians in an Age of Hunger*, 210.

<sup>63</sup> A good primer for liberation theology is Gustavo Gutierrez, *We Drink From Our Own Wells: The Spiritual Journey Of A People* (Maryknoll, NY: Orbis Books, 2003, 1984).

<sup>64</sup> A good primer for black theology is James Cone's *God of the Oppressed* (San Francisco: HarperSanFrancisco, 1975).

<sup>65</sup> A good primer for feminist theology is Catherine Mowry LaCugna's *Freeing Theology: The Essentials of Theology in Feminist Perspective* (San Francisco: HarperSanFrancisco, 1993).

newer theological movements are music to their ears. For the affluent majority, they appear angry, unfair, and unreasonable.

However, there is a current movement among evangelicals that takes seriously the essential message of the liberation theologies, and is making it accessible to affluent Christians and churches. Leaders such as Tony Campolo, Ron Sider, Jim Wallis, Brian McLaren, and Shane Claiborne (to name a few) have taken a serious look at Scripture, at our affluent American culture and the materialism birthed from it, as well as our Christian responsibility towards the poor and marginalized. Together, they are pushing the affluent church to look for a new way to regard one's wealth and practice as wealthy disciples of Jesus Christ.

What is the *Christian Equality* movement saying to affluent Christians? First, it is offering a prophetic critique of the selfish materialism of many Christians in the heart of affluent America. This critique can come off as bold, harsh, and in-your-face. Representatives of this movement accuse the wealthy of forgetting who they are called to serve: God and not Mammon. They accuse the church of forgetting the two-fold nature of the gospel, which includes the love of neighbor alongside the love of God. For many years, evangelical Christians in the United States have been quick to act with regard to people's spiritual life. They are quick to proclaim and receive God's grace and forgiveness of their sins. However, the church that concentrates solely on this spiritual nature of salvation can also be in danger of turning God's amazing grace into "cheap grace," as Dietrich Bonhoeffer put it.<sup>66</sup> Like most

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<sup>66</sup> "Cheap grace means grace sold on the market like cheapjacks' wares... Grace without price; grace without cost! The essence of grace, we suppose, is that the account has been paid in advance; and, because it has been paid, everything can be had for nothing." Dietrich Bonhoeffer, *The Cost of Discipleship* (New York: Touchstone, 1995), 43.

everything else in the affluent Christian's world, it is tempting to see God's grace as another acquisition—not personally paid for, but acquired nonetheless. This transactional view of grace, however, limits the understanding of salvation to “personal fire insurance against hell,”<sup>67</sup> forgetting one's responsibility to love neighbors as self. In doing so, affluent Christians miss half the point of the gospel, to be the body of Christ serving “the least of these” in the world.

How can the church keep its footing amidst these challenges in an affluent world? *Christian Equality's* answer in part is to look back to the Jerusalem church of Acts 2 and to take seriously the example of that community whose redeemed economic relationships resulted in the gospel being spread.<sup>68</sup> *Christian Equality* does not push a socialist political system, the abolishment of private property, or even absolute economic equality.<sup>69</sup> These thinkers do not believe that food, clothes, wealth, or property are inherently evil things, because God made all of creation good.

However, just because we *can* have all these things in our affluence doesn't mean we *should*. Ron Sider states, “It is not because food, clothes, wealth, and property are inherently evil that Christians today must lower their standard of living. It is because others are starving. Creation is good. But the one who gave us this gorgeous token of affection has asked us to share it with our sisters and brothers.”<sup>70</sup> Therefore, affluent Christians (and affluent churches) should seriously consider what

<sup>67</sup> Sider, *The Scandal of the Evangelical Conscience*, 56.

<sup>68</sup> Sider, *Rich Christians in an Age of Hunger*, 80.

<sup>69</sup> Ibid., 81.

<sup>70</sup> Ibid., 101.

they are spending their money on, and how tightly they hold on to their riches. How much of our budgets go to fund programs that benefit people inside the church? How much of our time and energy is spent serving our neighbors in need? What is being preached in our pulpits and taught in our Sunday School classes about our responsibility to a world that is dying? These types of questions—of what it means to love our neighbors as ourselves—are the ones the affluent church must be asking if it is to remain faithful and relevant to the world, according to the *Christian Equality* position.

Another critique the *Christian Equality* position offers the affluent believer and church is to expose their blatant unwillingness to identify and side with the poor. Often rich Christians will take part in charitable acts, yet they are unwilling to pursue relationships with those they are serving with their finances. While it is good to assist the poor with one's affluence, *Christian Equality* also sees a potential danger in this, if charity is not ultimately attached to community. Charity can be used to legitimate affluent lifestyles, "buying off" consciences through donations. This runs counter to the community of believers God desires to create. Economic justice is not just about finances but about redeemed relationships. John Perkins, a voice for economic and social justice in the black community, warns:

America's best intentions, most sincere thoughts, noblest efforts—all of these are useless to the urban poor if they do not connect with our personally defined, deepest felt needs. In fact, acts of charity can be dangerous because givers can feel good about actions that actually accomplish very little, or even create dependency. The result is that their sense of satisfaction takes away any motivation to seek more creative long-range development strategies. Overcoming an attitude of charity is a difficult task because it requires givers to demand more of themselves than good will.<sup>71</sup>

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<sup>71</sup> John Perkins, *Beyond Charity: The Call to Christian Community Development* (Grand Rapids, Mich: Baker Books, 1993), 23.

To live as the gospel requires as an affluent Christian means believers must get out of their isolated, individualized comfort zones, and risk community with those in need. It means having the willingness to question the structures put in place that keep people in poverty, and even facing up to one's own culpability in the process. It means being willing to declare, as the 1973 Chicago Declaration of Evangelical Social Concern did, "Before God and a billion hungry neighbors, we must rethink our values regarding our present standard of living and promote more just acquisition and distribution of the world's resources."<sup>72</sup> The *Christian Equality* position forces me to examine my own affluent lifestyle and how it stacks up to the gospel prerequisite of loving my neighbor as my self.

While this can sound demeaning and judgmental, the *Christian Equality* movement is not against affluent Christians, but desires all people to experience the freedom from being owned by their acquisitions and the joy of giving to others in need. The *Christian Equality* position is not afraid, however, to challenge the affluent Christian to think critically about how to use their resources in light of the gospel of Christ. Shane Claiborne writes:

Jesus doesn't exclude rich people; he just lets them know their rebirth will cost them everything they have. The story is not so much about whether rich folks are welcome as it is about the nature of the kingdom of God, which has an ethic and economy diametrically opposed to those of the world. Rather than accumulating stuff for oneself, followers of Jesus abandon everything, trusting in God alone for providence.<sup>73</sup>

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<sup>72</sup> Taken from "Chicago Declaration of Evangelical Social Concern", November 25, 1973, Chicago, Illinois. Accessed on August 18, 2007 from <http://www.casi.org.nz/statements/decchicagodec.html>. Quoted in Ron Sider, *Rich Christians In An Age of Hunger*, 189.

<sup>73</sup> Claiborne, *The Irresistible Revolution*, 104.



Affluent Christians must choose to listen, or go their own way.

### ***Critique of the Christian Equality Position***

What are the positive things we can glean from the *Christian Equality* position? First, the *Christian Equality* position operates as a humbling agent to affluent Christians and churches who can tend to think they are God's gift to the body of Christ. "All who exalt themselves will be humbled, and all who humble themselves will be exalted" (Matt. 23:12). This group, unlike most other liberation movements, can speak a word the affluent church can hear, because they have been part of the affluent church. These thinkers are unwilling to gloss over the spiritual dangers of affluence and materialism in the lives of believers, because they have seen it firsthand. It is not just that affluence separates rich Christians from the poor and needy; it actually has negative spiritual affects on their lives of faith. The *Christian Equality* position is quick to point out that the affluent church is in danger of losing its distinctiveness in the world.<sup>74</sup> In almost every moral/social category imaginable (such as divorce rates, premarital sex, charitable giving), the statistics inside the church are no different or better than those on the outside. In some cases (such as the divorce rate), they are actually worse.<sup>75</sup> In other words, the church is not challenging people to live redeemed, holy lives that are different from the world. If affluent Christians are going to survive and thrive, they must "recover this biblical sense of the church as a countercultural community living separate from the sin of the

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<sup>74</sup> Sider, *The Scandal of the Evangelical Conscience*, 13.

<sup>75</sup> Ibid.

world,”<sup>76</sup> rather than blend in. The affluent church must return to its “resident alien” status<sup>77</sup> if it wants to remain the body of Christ. This prophetic critique is a great gift. The affluent church should listen to the *Christian Equality* movement.

Secondly, *Christian Equality* keeps the focus on community over and above the individual within the body of Christ. While everything in affluent culture pushes people to be more isolated and individually-focused, *Christian Equality* pushes people together, into *koinonia*, or God-filled relationships with the other. By focusing on community with others from different economic backgrounds, *Christian Equality* proponents remind affluent Christians of their equal participation with everyone else in the body of Christ. With so much of affluent culture outside the church pulling us into isolation and loneliness, the *Christian Equality* movement is pushing us to togetherness and community care. This is good for both those who need economic resources and for those who have them.

Thirdly, the *Christian Equality* position takes up the call of the prophets, to work for justice for the poor. Those on the margins who cry out for justice need to have those in the middle cry out with them to gain a hearing. The *Christian Equality* position keeps the affluent church honest in its pursuits, encouraging the wealthy never to forget those Christ came to earth to join. Because of their message, the affluent church can never be accused of being unaware of the plight of the poor. It must make a decision what it will do. This is a gift the *Christian Equality* movement gives the affluent church—the prophetic call to justice.

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<sup>76</sup> Ibid., 105.

<sup>77</sup> This truth is made marvelously in Stanley Hauerwas and William H. Willimon’s *Resident Aliens: Life in the Christian Colony* (Nashville: Abingdon Press, 1989).

There are also some critiques to be made, however. The cry of *Christian Equality* can come off as judgmental, pessimistic, and pious. In fact, all those considered outside the *Christian Equality* camp should beware, lest they get caught in the crosshairs. This points out an inherent danger in being the prophets of a nation. When someone is constantly shining light on other people's sins, it is vital that they keep the light peering back at themselves, as well. Without this constant confessional practice of owning up to one's own shortcomings, prophecy can turn to self-righteous indignation.

The *Christian Equality* position can also be accused of being so focused on its core issues that it may miss the greater joy of God's Kingdom breaking into the world. Their passion for justice, commitment to oneness in the Body of Christ, and their desire to see the affluent church awake from its slumber can be so great that they may fail to see the glory of God taking place all around. It may even keep them from seeing the good in someone else, even if it's hidden deep within the most selfish of wealthy capitalists.

We will now turn to our final chapter, and explore the conclusions we can come to with regard to making fuller disciples out of affluent Christians.

## CHAPTER 6

## CONCLUSION

Too often religion is taught in much the same way that it is practiced: as a matter of personal preference that has little to do with any community or any other aspect of life.

Robert Wuthnow<sup>1</sup>

Then he said to them all, "If any want to become my followers, let them deny themselves and take up their cross daily and follow me. For those who want to save their life will lose it, and those who lose their life for my sake will save it. What does it profit them if they gain the whole world, but lose or forfeit themselves?"

Luke 9:23-25

In this chapter, we will attempt to take what we have learned from our study and draw some conclusions to the question we have posed: How do wealth and affluence affect individual and communal Christian discipleship? By focusing on the relationship between wealth and discipleship, we hope to assist individuals and churches in sidestepping some of these adverse effects, in order to become more fully devoted followers of Jesus Christ.

The first conclusion we can draw from our study is that creation itself is not evil, but good. The Scriptures attest to the fact that God, who made humanity in God's image, made creation for the benefit of humanity, for their delight, sustenance, and maintenance (Gen. 1:27-29). Throughout the Old and New Testaments, God provided for the people the fruit of the land. God even established festivals to remind the people of God's goodness and deliverance. Later, Jesus attended these festivals, and attended other celebrations as well. He celebrated with all types of individuals, so much so that, at times, his detractors called him a glutton and a drunkard (Matt. 11:19). Early church fathers like

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<sup>1</sup> Robert Wuthnow, *God and Mammon in America* (New York: Free Press, 1994), 259.

Clement taught that God even uses the creation as a training ground for the soul, to bring people closer to God.<sup>2</sup> Later church fathers like Calvin taught that all things belong to God and are given to people as a foretaste of the Kingdom of God.<sup>3</sup> This theme of the goodness of creation runs over and over again. As affluent Christians and churches today, we need to be reminded that physical matter, including the things that make up our affluence, are not evil in and of themselves, but are good. Wealth, therefore, has the potential to do great things in the world.

We must not stop there, however. Parameters have been placed around what one can do with the creation one has been given. God knows our proclivity to worship the material world rather than God. Humans have a strong desire to possess what they worship, for possessions are not just about ownership but about devotion. Therefore, God sets up commandments that orient our relationship with God, with our work (the Sabbath command), with our things (the command concerning coveting), and with our neighbors. We learn that God is ultimately interested in humans' having a right relationship with God and with their neighbors, as Jesus later summarizes (Luke 10:26, 27). For those who live in abundance and affluence, God gives strict guidelines for how they are to share with their neighbors in need. To neglect the poor by hoarding what one has is tantamount to neglecting God. Loving God and loving one's neighbor cannot be separated.

It is apparent that this challenge struck a chord with the church for many years to come. The early church fathers like John Chrysostom spoke out sharply against the church's opulence and neglect of the poor. Modern-day church leaders like Ron Sider and

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<sup>2</sup> Justo Gonzalez, *Faith and Wealth: A History of Early Christian Ideas on the Origin, Significance, and Use of Money* (San Francisco: Harper & Row, 1990), 112.

<sup>3</sup> John Calvin, *Institutes of the Christian Religion*, ed. John T. McNeill, trans. Ford Lewis Battles, The Library of Christian Classics (Louisville: Westminster John Knox Press, 1960), III.9.3.

the *Christian Equality* movement have picked up this ancient theme, reminding the affluent church today of its responsibility to share what it has with its neighbors in need, even if it means giving up some of one's affluence in the process.

Another common theme that runs throughout our study is the tension between the rights and privileges of the individual over and against the community. Our study has shown that throughout Scripture and the teachings of the church, one's financial blessings were not just for personal gain, but for the blessing of the entire community. In fact, if a decision was to be made between one's personal gain and the community's gain, the community must be prioritized. We are blessed to be a blessing, as God reminds Abram (Gen 12:3). Jesus' teachings on wealth through the parables, as well as his interactions with the wealthy, show his understanding of the power wealth and possessions have over one's soul (Matt. 6:24, "No one can serve two masters"). They also show, however, his understanding of the great opportunity the affluent have to help those in need (Matt. 25:40 "Just as you did it to one of the least of these who are members of my family, you did it to me"). Yet, as Scripture and the social sciences teach, the desire for independence and selfishness runs deep with us. We count independence as a virtue, even creating societies where independence through affluence is celebrated. While there is nowhere in Scripture that suggests complete divestiture of one's affluence is required to remain faithful to God, making others a priority by giving up what one has is a constant theme. *The Shepherd of Hermas* even says that sharing with others in need is the real reason God made some wealthy in the first place.<sup>4</sup> To release one's wealth to the good of the community frees oneself from the power it can have over an individual. Not only does the

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<sup>4</sup> Hermas, 2<sup>nd</sup> cent., *Revelations to the Shepherd of Hermas: A Book of Spiritual Visions*, compiled by Robert Van de Weyer (Ligouri, MO: Triumph Books, 1995), sim.1.9.

community benefit, but the individual disciple of Christ benefits as well. This is where true Christian joy resides.

Another theme we see from our study is the potential for faithful Christians to “lubricate the camel,”<sup>5</sup> retro-fitting the gospel into one’s affluent lifestyle. The teachings of Jesus concerning our worldly possessions are difficult. Our tendency (especially in the Protestant church) is to spiritualize Jesus’ comments concerning the wealthy, thus robbing them of much of their power. As we saw in our study of the *Christian Prosperity* and *Christian Commerce* positions, the correlation between wealth and discipleship ends up looking a lot like our American values and ideals. The challenge is, however, that many of the things affluence brings are not helpful to the life of discipleship. While things like safety, independence, and the opportunities wealth brings are great gifts, they can also lead to isolation, anxiety, selfishness, and disengagement from one’s broader community. In the church, this can lead to a catering towards individual desires over the greater community’s needs. Because of the high value of affluence, it can also create an inability or unwillingness of churches to point out the dangers of affluence. It is hard to bite the hand that feeds you. Because of this, I believe it is imperative for the affluent church to listen more closely to the *Christian Equality* movement. While this voice is the harshest critic of affluence, it is also the prophetic one. If affluent Christians and churches want to remain faithful to God’s call, we must listen as we examine our selves and our motives.

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<sup>5</sup> Walter H. Wagner, “Lubricating the Camel: Clement of Alexandria on Wealth and the Wealthy,” in *Festschrift, a Tribute to Dr. William Hordern* ed., W. Freitag (Saskatoon: University of Saskatchewan, 1985), p.64-77.

On the other hand, affluent individuals and churches have a great opportunity for the Kingdom of God. Not only do they have the means to do amazing ministry in Christ's name, they are also in a position to ask the question Dinesh D'Souza poses, "What should I do with my life, and what is my life for?"<sup>6</sup> As affluent Christians, we need to celebrate the goodness of God and the creation God blesses us with. We need to give thanks to God that we get to give to others out of our abundance. But we also need to be aware of the pitfalls affluence poses to our spiritual lives, for ourselves and for our children. We need to be aware of the human tendency to worship Mammon rather than God. We must realize our responsibilities as wealthy Christians to use what we have been given for the common good. "From everyone to whom much has been given, much will be required; and from one to whom much has been entrusted, even more will be demanded" (Luke 12:48).

While it is relatively easy to be a believer in Jesus Christ, it is difficult to be a disciple, especially in affluent America. In order to pick up the cross, it requires that we lay down our lives. How do I lay down my life when I am holding on to so much? This is the question we must ask ourselves as affluent Christians, and this is the question our churches must be willing to ask their parishioners if they want to encourage them to be fully devoted followers of Jesus Christ. If we were to ask these sorts of questions together as the church, what might happen? We may have a prophetic voice from inside the culture in which we exist; standing up to the assumptions that more is better and affluence insulates us from harm. We may find that people hear the message of the challenges of wealth as a truth they have known already and been waiting to hear, that

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<sup>6</sup> Dinesh D'Souza, *The Virtue of Prosperity: Finding Values in an Age of Techno-Affluence* (New York: Free Press, 2000), 242.



“bread alone” just hasn’t been satisfying any longer. We may find that in living counter-culturally, the church experiences new spiritual life springing forth, as it sees its affluence as an opportunity to invest heavily in the Kingdom of God. My prayer is that we may be willing to be that kind of community for each other, and more importantly, that we might be willing to be a redeemed, aware, broken, affluent church for the good of the gospel of Jesus Christ.

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