

# Wealth and Poverty – A Biblical Perspective

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

## A Biblical View of Wealth

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

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

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

But a comprehensive look at the relevant biblical passages

quickly reveals that a biblical view of wealth is more complex. In fact, Scripture teaches three basic principles about wealth.

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

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

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

Third, Christians should be concerned about the effect wealth can have on our lives. We read in Proverbs 30:8-9 and Hosea 13:6 that wealth often tempts us to forget about God. Wealthy believers may no longer look to God for their provision because they can meet their basic needs. We read in Ecclesiastes 2 and 5 that people who are wealthy cannot really enjoy their wealth. Even billionaires often reflect on the fact that they cannot really enjoy the wealth that they have. Moreover, Proverbs 28:11 and Jeremiah 9:23 warn that wealth often leads to pride and arrogance.

So the Bible does not condemn those who are wealthy. But it does warn us that if God blesses us with wealth, we must keep our priorities straight and guard against the seductive effects of wealth.

## **A Biblical View of Poverty**

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

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

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

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

## **Poverty and Government**

While government should not have to shoulder the entire

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

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

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

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

# Poverty and the Church

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

## A Cooperative Effort

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

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

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

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

I believe poverty relief should be a cooperative effort between the government and the church. As I noted above, government can provide solutions to exploitation and

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

## **Breaking the Cycle of Poverty**

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

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

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

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

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

A fourth area of Christian involvement is to call people to their biblical task. Proverbs 6:6 says, "Go to the ant, you sluggard, observe her ways and be wise"; we see here that we are to admonish laziness and poor habits that lead to poverty. In the New

Testament, Paul reminds the Thessalonians of their church rule: "If a man will not work, he shall not eat" (2 Thess. 3:10). Christians should gently but firmly admonish those whose poverty is the result of poor work habits to begin taking responsibility for their own lives.

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

## **The Christian Lifestyle**

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

what might have been considered a middle-class lifestyle. And Jeremiah certainly lived a lower-class lifestyle.

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

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

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

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

Third, Christians must recognize the freedom that comes with simplicity. A simple lifestyle can free us from the dangers of being owned by material possessions. It can also free us for a deeper spiritual life. While simplicity is not an end in itself, it can be a means to a spiritual life of service.

Here are a few suggestions on how to begin living a simple lifestyle. First, eat sensibly and eat less. This includes not only good nutrition, but occasional times for prayer and fasting. Use the time saved for prayer and meditation on God's



word. Use the money saved for world hunger relief.

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

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

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

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## Terrorism

Terrorism has become the scourge of democratic governments. Experts in the field estimate that less than 1 percent of terrorist attacks occurred in the Soviet Union, but according to Rand Corporation expert Brian Jenkins, nearly a third of all terrorists attacks involve Americans.

Democratic governments, accustomed to dealing within a legal structure, often find it difficult to deal with criminals and terrorists who routinely operate outside of the law. Yet deterrence is just as much a part of justice as proper enforcement of the laws.

Democratic governments which do not deter criminals inevitably

spawn vigilantism as normally law-abiding citizens, who have lost confidence in the criminal justice system, take the law into their own hands. A similar backlash is beginning to emerge as a result of the inability of Western democracies to defend themselves against terrorists.

But lack of governmental resolve is only part of the problem. Terrorists thrive on media exposure, and news organizations around the world have been all too willing to give terrorists what they crave: publicity. If the news media gave terrorists the minuscule coverage their numbers and influence demanded, terrorism would decline. But when hijackings and bombings are given prominent media attention, governments start feeling pressure from their citizens to resolve the crisis and eventually capitulate to terrorists' demands. Encouraged by their latest success, terrorists usually try again. Appeasement, Churchill wisely noted, always whets the appetite, and recent successes have made terrorists hungry for more attacks.

Some news commentators have been unwilling to call terrorism what it is: wanton, criminal violence. They blunt the barbarism by arguing that "one man's terrorist is another man's freedom fighter." But this simply is not true. Terrorists are not concerned about human rights and human dignity. In fact, they end up destroying human rights in their alleged fight for human rights.

Terrorism has been called the "new warfare." But terrorists turn the notion of war on its head. Innocent non-combatants become the target of terrorist attacks. Terrorist warfare holds innocent people hostage and makes soldier and civilian alike potential targets for their aggression.

Terrorism will continue even though war has never been formally been declared and our enemy is not a single identifiable country. Instead we are being victimized by an international terror network bent on crippling American

morale.

## Government and War

First, we must define a terrorist. Is a terrorist a common criminal? If terrorists are only common criminals, then biblically speaking, they should merely be dealt with by their host governments.

In Romans 13, the Apostle Paul says, "he who resists authority has opposed the ordinance of God; and they who have opposed will receive condemnation upon themselves. For rulers are not a cause of fear for good behavior, but for evil. Do you want to have no fear of authority? Do what is good and you will have praise from the same; for it is a minister of God to you for good. But if you do what is evil, be afraid; for it does not bear the sword for nothing; for it is a minister of God, an avenger who brings wrath upon the one who practices evil."

This passage of Scripture helps us make an important distinction we will use in our analysis of terrorism. The Apostle Paul's teachings on government shows that criminals are those who do evil and threaten the civil peace. Any outside threat to the existence of the state is not a criminal threat but an act of war which is also to be dealt with by the government.

In other words, criminals threaten the state from within. Foreign armies threaten the state from outside. In the case of seeking domestic peace, the Apostle Paul outlines how governments will approve of good works, but that governments should bring fear to those who are wrongdoers.

Evildoers should live in fear of government. But in the case at hand, terrorists do not live in fear of the governing authorities in the countries where they live. Their governments do not think of them as breaking civilian laws and thus do not prosecute them.

This is foreign to the American mindset. If an anti-Syrian terrorist group were based in the United States, we would prosecute those terrorists as enemies of the state. A U.S. based anti-Syrian terrorist group would be illegal in the United States. And they would be illegal since they're carrying out activities reserved for Congress and the President. Only governments have a foreign policy and war-making strategies. But Middle Eastern governments do not prosecute terrorists the way we would. Why? Because terrorists often carry out policies and desires of such host governments.

Middle Eastern terrorists, far from fearing the sword of the governing authorities, instead are often given sanctuary by such governments. Governments who give sanctuary and even give approval have often adopted the attitude that terrorists do them no harm so why should they move against the terrorist organizations? In fact, they are not seen as a threat because terrorist groups are acting out the host government's policies.

In conclusion, both the terrorist groups and their host nations are truly enemies of the American government when they capture and kill U.S. civilians for military and foreign policy purposes. This is not civilian murder, but military warfare.

## **Military Action**

Based upon the Apostle Paul's teaching of government in Romans 13, terrorists should be classified as common criminals in their host countries. But they are not prosecuted by host countries and are often carrying out the military policy and foreign policy of that country.

Thus, when terrorists attack, we should not view them as criminals but as foreign soldiers who attempt to threaten the very existence of the American government. Whether or not the terrorists have the firepower and strategic wisdom to actually

undermine the U.S. government is not the issue. At issue is how to deal with a new type of military aggressor.

Terrorists are not common criminals to be tried in American civil courts. They are military targets who must be stopped since they are armed and military enemies of the American government who are on attack. Yes, America has other armed enemies, but they are not on the attack as terrorists are.

In the same way that it took traditional armies some time to learn how to combat guerilla warfare, so it is taking Western governments time to realize that the rules for warfare have also been revised in the case of terrorism. Diplomatic efforts have failed to convince Middle East governments to help the United States in bringing terrorist groups to justice. Meetings and negotiations haven't been able to strike fear in terrorist's hearts.

When we fight terrorism we need to realize we are talking about war. Military warfare is different from civilian peacekeeping. In civilian peacekeeping, people are presumed innocent until proven guilty. A citizen can be arrested and detained before trial, but must be released unless guilt is proven.

Military warfare is different. A trial is not held for each military action. In a sense, in a just war, a "trial" of sorts is held before any action is taken. Discussion and debates among congressmen and senators usually occur before war is declared. Factfinding studies, presentations, testimonies, and other kinds of forethought go into a declaration of war. In a sense, when the use of the military is involved, the trial period comes before anyone is confronted or arrested. But once war is declared, there are no more trials until the enemy is defeated. And every one who aids and abets the enemy is guilty by association.

At present, terrorism is a one-sided war that the United

States is losing. American soldiers and citizens are being killed in the war. Unfortunately, the United State is not treating terrorism like war. The limited war powers granted to the President by the Congress are not enough and aren't used in a systematic way to defeat the enemy.

If we are to win the war against terrorism, we must realize that it is war. Until we see it as military aggression, we will be unsuccessful in ending terrorism in this decade.

## **Constitutional Issues**

Terrorist groups are not living in fear of their host governments. Instead, law-abiding citizens live in fear of terrorist groups. In one TV interview a Middle Eastern terrorist was quoted as saying, "We want the people of the United States to *feel the terror*."

The ability of these groups to carry out their agenda is not the issue. The fundamental issue is how U.S. government leaders should deal with this new type of military strategy. Terrorists have held American diplomats hostage for years, blown up military compounds, and hijacked airplanes and cruise ships. Although some hostages have been released, many others have been killed and the U.S. has been unsuccessful at punishing more than a small number of terrorists.

Although international diplomacy has been the primary means used by the United States against terrorism, we should consider what other means may also be appropriate. In the past, American leaders have responded to military aggression in a variety of ways short of declaring war.

The U.S. Constitution grants the following powers to Congress: "To define and punish piracies and felonies committed on the high seas, and offenses against the law of nations; To declare war, grant letters of marque and reprisal, and make rules concerning captures on land and water." Terrorist acts fall

into at least two of the Congressional provisions for dealing with attacks on the nation. They are: (1) to punish offenses against the law of nations, and (2) to declare war.

In either case, there are strong Constitutional grounds for taking action against terrorists. The difficulty comes in clearly identifying the enemy and being willing to risk offending many Arab nations who we consider allies. Congress must identify the enemy and call that group a military target. Once that has happened many of the other steps fall into place with less difficulty.

At this point military strategy must be deployed which can hunt down small groups of well-armed and well-funded men who hide within the territory of a host country. We must also develop a political strategy that will allow us to work within a host country. We must make it clear how serious the United States takes a terrorist threat. American citizens are tired of being military targets in an undeclared war.

Through diplomatic channels we must make two things very clear to the host country. First, they should catch and punish the terrorist groups themselves as civilian criminals. Or, second, they should extradite the enemy soldiers and give them up to an international court for trial.

If the host country fails to act on these two requests, we should make it clear that we see them in complicity with the terrorist groups. But failing to exercise their civil responsibility, they leave themselves open to the consequences of allowing hostile military forces within their borders.

## **Just Punishment**

Although diplomacy has its place, it is easy to see that diplomacy and negotiation do not strike fear in the hearts of terrorists. Yes, American hostages in Iran were eventually released after 444 days. But other American hostages like Lt.

Col. Williams Higgins were killed by Lebanese Shiite terrorists. In most cases, diplomatic efforts have failed to bring terrorists to justice.

We have shown above that Romans 13 gives government the right to bear the sword to protect its citizens from criminal threats from within the country and military threats from outside the country. We have also shown that military action is also sanctioned "to punish piracies and felonies" and to punish "offenses against the law of nations."

With this as background, we should now focus on the issue of just punishment which is described in Exodus 21. The principle here is that the punishment must be proportional to the crime. A judge could not chop off a man's hand merely because he scratched another man's hand in a fight. The punishment was to be: burn for burn, wound for wound, and stripe for stripe. Excessive punishments were forbidden. Punishment was swift and sure, but it was also fair and proportional.

Just and proportional punishments have been the model for both criminal and military punishments. Not that all nations have followed this rule. But the United States should establish the moral tone by following this biblical principle.

In the context of our discussion on terrorism, I believe that we should apply proportional punishment to terrorists and host countries. First, this means that we should not apply too severe a punishment. Calls for bombing cities of host countries in retaliation for terrorist actions should be rejected as inappropriate and unjust.

But this also means we should not apply too light a punishment. Host nations who harbor terrorists and refuse to punish or extradite terrorists should be pressured by the United States. Punishment could come in the form of economic embargoes, import- export restrictions, severing diplomatic relations, or even military actions. But the punishment should



be proportional to the terrorist act. Excessive reaction or retaliation will not only be unjust, but it will fuel the fires of anti-American sentiment.

In some cases, an American strike force of counterterrorists might be necessary when the threat is both real and imminent. This should be the option of last resort, but in certain instances it may be necessary. In 1989, for example, Israeli special forces captured Sheik Obeid and no doubt crippled the terrorist network by bringing one of their leaders to justice. In 1985, U.S. planes were able to force an Egyptian airliner down to prevent the escape of another terrorist leader. These are admittedly acts which should be done rarely and carefully. But they may be appropriate means to bring about justice.

In conclusion, I believe we must recognize terrorism as a new type of military aggression which requires governmental action. We are involved in an undeclared war and Congress and the President must take the same sorts of actions they would if threatened by a hostile country. We must work to deter further terrorist aggression in this decade.

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## **Disillusionment in the 1990's**

The changing social and economic conditions of the 1990s are turning this into the decade of disillusionment. Millions of baby boomers who grew up in a world that fed and nurtured their expectations are facing a world much different than the one in which they were raised. This crisis of disillusionment could also be called a crisis of "broken promises," since the

boomers came to expect that they would in adulthood be privileged to enjoy the fruits of the American dream. Instead, they are tasting the bitter fruit of despair and disillusionment.

The seeds of these circumstances were sown in earlier decades. During the 1980s, they took root and grew, creating a different set of circumstances for this generation in the 1990s.

## **Leading-Edge Versus Trailing-Edge Boomers**

Although these circumstances have affected all baby boomers, they have hit one segment of the boom much harder than the others: the trailing edge. The members of this generation, born during the boom's later years (1955-1964), have not fared as well as their older brothers and sisters. The reason is simple; they were born later.

Psychologist Kevin Leman has written about the effects of birth-order in a single family. The oldest child tends to be serious, responsible, even driven. The youngest child tends to be more carefree—sometimes even the family comic. The order of birth in a single family can often be a great predictor of personality traits.

Paul Light, in his book *Baby Boomers*, observes that “generations may be subject to the same kinds of birth-order effects that social psychologists find in families.” Just as the first-born in a family receives a disproportionate amount of parental attention and nurturance, so first-born boomers received a disproportionate amount of societal attention and privilege.

The leading edge boomers were the first to college, the first to the jobs, and the first to the houses. In the American “first come- first serve” economy, the leading edge found better jobs, better opportunities for career advancement, and

better house prices. The trailing edge found just the opposite.

For example, take house prices. A couple that bought a house before inflation and interest rates increased would be better off financially than a couple that bought a house with an inflated price. The leading edge bought houses before the prices went through the roof. They invested in an appreciating asset. By contrast, the trailing edge bought (or tried to buy) houses that were already inflated. Often just coming up with the down payment was difficult if not impossible.

In general, the earlier someone was born, the better are his or her chances of succeeding in the economy. Anyone who doubts the trend need only watch the devastating impact these economic forces are having on the generation following the baby boom. Many "baby busters" cannot find a job that pays them enough to enable them to leave their parents' home. Buying homes of their own seems like the impossible dream.

Actually the seeds of this current disillusionment were sown in the 1960s and 1970s. These later-born boomers were not reared in the optimism of the Eisenhower and Kennedy years. Camelot was an historical footnote. During their "Wonder Years" they experienced the assassinations of John Kennedy, Martin Luther King, Jr., and Robert Kennedy. They grew up during the Vietnam War. They saw anti-war protests on nightly television. Leading-edge boomers saw their idyllic visions unravel in the late 60s, but they still retained their childhood memories of a world of affluence and optimism. By contrast, trailing-edge boomers growing up in the 1960s saw a different world—a world of shattered dreams and discordant images.

While older boomers grew up in relatively stable families, younger boomers saw the divorce rate climb to unprecedented levels. Television shows about traditional families like the Andersons and the Cleavers were replaced by sitcoms about

single parents like Julia and blended families like The Brady Bunch.

By the time boomers hit the job market, wages had stagnated. National attention on a potential energy crisis, an Arab oil embargo, and governmental attempts to control inflation made a bad economy worse. Prime entry-level jobs were hard to find and chances for career advancement seemed slim. Inflation peaked at 18 percent in 1979, and unemployment reached 11 percent in 1982—the highest level since before World War II. These certainly were **not** the “Wonder Years.”

Yet through the 1980s, boomer optimism buoyed spirits that perhaps tomorrow would be better, like it had been for their parents. Mom and Dad struggled through the Great Depression and survived World War II to build a better life. Boomers hoped that the same would be true for them. But, for many, better never came, and they are facing an impending crisis of disillusionment in the 1990s.

## **Yuppies and Yuffies**

Social commentators, always looking for new acronyms to describe portions of the population, dubbed these boomers “Yuffies”: young, urban failures. Just as the name “yuppie” lacked demographic precision, so also the term “yuffie” is imprecise. Nevertheless, the term reinforces a point made in previous programs. Not all baby boomers are yuppies. Just the opposite. Most baby boomers are coming face-to-face with disillusionment and downward mobility. Definitions used in 1985 to describe yuppies and yuffies illustrate the point. Yuppies were defined as 25- to 39-year-olds who live in metropolitan areas, work in professional or managerial occupations, and earn at least \$30,000 if living alone and \$40,000 if married or living with someone else. Using that definition, there were only four million yuppies in 1985—constituting just 5 percent of all baby boomers.

Yuffies were defined as baby boomers making less than \$10,000 a year. Although that definition seemed much too restrictive in terms of income, it still defined a full 40 percent of the baby boom generation. In 1985, yuffies were roughly eight times as numerous as yuppies.

In the 1990s the trend is continuing. A generation reared with great expectations must now come to grips with the reality of downward mobility.

## **Home Bittersweet Home**

While the American dream has meant different things to different people, certainly one of the most universal, deeply-held parts of the dream has been owning a home. A Roper Organization survey in 1989 reported that nearly nine out of ten adults listed “a home that you own” as part of the life they would like to have. This was nine percentage points ahead of a happy marriage and fourteen points ahead of a car or children.

Not only is home ownership part of the American dream; it is part of the American fantasy. A nationwide survey by Spiegel Inc. found that one out of ten Americans fantasizes about the “house of their dreams” every single day. The dream house has four bedrooms, three bathrooms, two fireplaces, seven closets, three televisions, four telephones, and is a short stroll from the beach. Other amenities include a media/entertainment center, an exercise facility, a library, a spa/whirlpool, a home office, and an indoor/outdoor pool.

If this characterization of American home fantasies is even close to accurate, no wonder more and more boomers are facing a crisis of broken promises. The American economy simply did not deliver. The dream of owning your own home is a relatively recent one. In 1946— the year the baby boom began—the majority of Americans were renters. Yet within one generation, more than two-thirds of Americans became home owners. The boom

generation, growing up in the midst of this significant transition, came to see home ownership as a right rather than a privilege.

But the housing crunch in the 1970s began to change that perception. When the baby boom generation headed out into the world upon graduation, they found stagnant wages and increasing house prices. Both phenomena were due to the size of the baby boom generation. American couples could create millions of babies every year during the baby boom, but the American economy could not create millions of new jobs and millions of new homes in the 1970s. The sheer size of the generation was only one reason for rising home prices. The living patterns of this generation exacerbated the problem. Three lifestyle patterns are especially relevant. First, baby boomers left the nest earlier than any other generation. Many left for college and never returned home but instead began looking for homes of their own. Second, boomers stayed single longer. Unlike their parents, who married early and then purchased houses, boomers in the 1970s often bought houses as singles, thereby creating an even greater demand on the housing market. Finally, boomers had higher divorce rates. This trend also created more demand for housing than would have occurred if they had assumed the lifestyle of their parents.

These three patterns converged to increase demand on housing. From 1960 to 1980, the total number of households grew by at least 10 million each decade. To put this dramatic increase in perspective, the rate of increase for households was three times faster than that of the population as a whole.

Another reason for the increased cost of home ownership involved the changing perception of a home as an investment. The tax advantage of owning a home in the 1970s and early 1980s was compelling. When the federal income tax was first enacted in 1913, "interest on indebtedness" was exempt. Therefore, a home owner receives a mortgage-interest

deduction—effectively a tax subsidy for owning a house rather than renting an apartment. On the other hand, a renter must pay for his apartment with after-tax dollars, and any return from his savings is subject to taxation.

Suddenly, people who would not have normally considered owning a house (singles, couples who preferred apartment living, etc.) were buying homes in record numbers simply because they were good investments. During the late 1970s and early 1980s, net increases in home owner equity were more than three times larger than total personal savings out of income.

Soon the frenzy became a self-fulfilling prophecy. Rising home prices seemed like a good way to beat inflation. The increased demand drove prices even higher, spurring even more demand. According to one writer,

*They bought and sold homes like traders in the pork-belly pit. It was the 1980s, and hundreds of thousands of baby boomers, two-income-couples with ready access to credit, were buying New York real estate.*

Taken together, all of these factors worked to price many couples out of the housing market. To illustrate the impact, compare the difference between buying a new home in 1949 and buying a house in the 1980s. In 1949, a 30-year-old man purchasing a median-priced house only needed to commit 14 percent of his income. A new “Cape Cod” house in Levittown, New York, went for just \$7,990.

By 1983, the convergence of the various factors already mentioned radically altered the equation. Now a 30-year-old man needed to commit 44 percent of his income to meet the carrying charges on a median-priced house. That same year, 65 percent of all first-time home buyers needed two paychecks to meet their monthly payments. The demographics of first time home buyers in 1989 further illustrate this point. The median home price for first-time buyers went over the \$100,000 mark

(actually \$105,200) in that year. The average first-time buyer was nearly thirty-something (29.6), and most first-time buyers (87%) needed dual-incomes to qualify. The prospects for a typical renter to become an homeowner are discouraging. Apartment rents stabilized during the late 1980s, but at record high levels. Only four out of ten young renters had sufficient income to qualify for the mortgage on a median "starter house." Coming up with a down payment was no easier. According to Harvard University's Joint Center for Housing Studies, even with a 10 percent down payment mortgage, only 20 percent of white renters and 4 percent of black renters can afford a typical starter house.

## Careers in Crisis

Although boomers saw their parent's salaries and job opportunities increase, this has not been the case for them. Wages stagnated in 1973, thus reducing boomer earning potential. By the end of the 1970s, *Fortune* magazine estimated that baby boomers had effectively lost ten years' income when compared with the earnings of the generation just preceding them.

In the 1970s and 1980s, many couples were able to cope with declining wages by living off two incomes. Many middle-class couples compensated primarily due to the strength of the wife's increased income since men's earnings remained relatively flat during this period. But even the wife's additional income could not forestall the economic impact on families. Young families with two paychecks today earn about the same as a couple that lived only on the husband's salary in the 1970s.

The problem intensified in the 1990s. The size of the boom generation caused part of the problem. The resulting discrepancy between job supply and job demand first affected the number of entry-level positions that baby boomers could find.



Now boomers find themselves competing for increasingly scarce management-level positions. As one rises in the corporation, the number of management positions decreases as the corporate pyramid narrows. In the early 1980s, economists were writing about the presence of too many people vying for too few management-level positions, causing a bottleneck at the middle management level. Changes in the corporate world throughout the 1980s exacerbated the problem. "Downsizing," "streamlining," and "merging" are just a few of the terms used to describe the twisting of the corporate pyramid into an almost unrecognizable polygon. Driven by the twin goals of improving productivity and enhancing a company's ability to compete, major corporations have eliminated whole levels of middle and upper management.

This generation often finds itself facing two dismal prospects: career plateauing and the potential of a mid-life layoff.

Belt-tightening measures in the 1980s forced employees to be content with lower wages and smaller wage increases. One research economist predicts that "Salaries will probably barely keep up with the cost of living and taxes....I think we're looking at very modest wage increases in the 1990s." For a generation raised on high expectations, the reality of lower wages and fewer and smaller increases can lead to disillusionment.

Although the conclusion may seem like bad news for society as a whole, I believe that it is good news for the church of Jesus Christ. This generation has effectively turned its back on the gospel, in part because it has had it so good. Boomers didn't feel like they needed anyone or anything. Now that they are coming to grips with discouragement and disillusionment, they may be more open to the gospel. If that is so, then churches and individual Christians can use the trends in our society to maximize their influence for Jesus Christ.

# The Decline of a Nation – History and Christian Values

*Kerby Anderson considers factors which may lead to the decline of this nation's position as the only world super-power. He points out the relationship between moral and spiritual decline and the decline of society in general. We need to return to godly principles if we are to avoid a descent into irrelevance and depravity.*

This article is also available in [Spanish](#).



Doomsayers for many years have been predicting the decline and fall of this country. And while many of these short-term predictions have proved inaccurate, there is some truth to the prevailing belief that this nation will fall like every great nation before it. Apart from revival and reformation, this nation is destined to decline.

The problem with many of these doomsayers is that while their prognosis is right, their diagnosis is wrong. Yes, the future is bleak. But our problem is not ultimately political, economic, or social, as these doomsayers would have us believe. The decline of this nation (just as the decline of every other nation) is due to spiritual factors. The political, economic, and social problems we encounter are the symptoms of the spiritual deterioration of a nation.

Just as there are spiritual principles that influence the life

of an individual, so there are political-spiritual principles that govern the life of a nation. And though we may feel that these are obscure and difficult to discern, in reality they are visible to anyone willing to look at the record of history.

Our problem is that we don't really learn from history. George Santayana said that "those who forget the past are condemned to repeat it." The philosopher Hegel said, "What experience and history teach us is this: that people and government never have learned anything from history or acted on principles deduced from it." Or as Winston Churchill said, "The one thing we have learned from history is that we don't learn from history."

The refrains that are often heard are: "It can't happen here," or "Our country is different." But the reality is that nations are born and die just like individuals. Their longevity may exceed the average person's lifespan. But the reality is that nations also die.

History has shown that the average age of the great civilizations is around two hundred years. Countries like Great Britain exceed the average while other countries like the United States are just now reaching the average age.

Each of the great civilizations in the world passed through a series of stages from their birth to their decline to their death. Historians have listed these in ten stages.

The first stage moves from bondage to spiritual faith. The second from spiritual faith to great courage. The third stage moves from great courage to liberty. The fourth stage moves from liberty to abundance. The fifth stage moves from abundance to selfishness. The sixth stage moves from selfishness to complacency. The seventh stage moves from complacency to apathy. The eighth stage moves from apathy to moral decay. The ninth stage moves from moral decay to

dependence. And the tenth and last stage moves from dependence to bondage.

These are the ten stages through which the great civilizations have gone. Notice the progression from bondage to liberty back to bondage. The first generation throws off the shackles of bondage only to have a later generation through apathy and indifference allow itself to once again be enslaved.

This is the direction this and every other country is headed. The book of Judges shows that the nation of Israel passed through these same stages. And this country will do the same unless revival and reformation break out and reverse the inexorable decline of this nation.

## **The Cycle of Nations**

In his book *The End of Christendom*, Malcolm Muggeridge makes this powerful observation. He says:

I conclude that civilizations, like every other human creation, wax and wane. By the nature of the case there can never be a lasting civilization anymore than there can be a lasting spring or lasting happiness in an individual life or a lasting stability in a society. It's in the nature of man and of all that he constructs to perish, and it must ever be so. The world is full of the debris of past civilizations and others are known to have existed which have not left any debris behind them but have just disappeared.

He goes on to say that

...whatever their ideology may be, from the Garden of Eden onwards such dreams of lasting felicity have cropped up and no doubt always will. But the realization is impossible for the simple reason that a fallen creature like man though capable of conceiving perfection and aspiring after it, is in himself and in his works forever imperfect. Thus he is fated to exist in the no man's land between the perfection

he can conceive and the imperfection that characterizes his own nature and everything he does.

Nations rise and nations fall. Every nation has followed this progression from bondage to bondage. The nations of this century will be no different. But let us not accept the Marxist notion that these are fixed and intractable laws of history. Christians can point to unusual times when revival has redirected the inexorable decline of a civilization. In the Old Testament, Jonah saw revival postpone God's judgment of Nineveh. In the sixteenth century, Martin Luther and John Calvin saw a Protestant Reformation transform Europe. And even in the history of the United States the First and Second Great Awakenings changed individuals and our society.

But apart from God's intervention, nations will decline and eventually pass off the scene. Much of the Old Testament records the history of the nation of Israel. It passed through these same stages and so will every country in the world.

As Christians we must recognize that nations will rise and fall just as individuals will be born and die. Our civilization will not last indefinitely, but will eventually pass off the scene. Only God's Word endures forever. We should not put our trust in the things of this world for they are destined for destruction. Instead, we should put our faith in God and His word.

## **The Decline of the Family**

Nations most often fall from within, and this fall is usually due to a decline in the moral and spiritual values in the family. As families go, so goes a nation.

This has been the main premise of thinkers from British historian J. D. Unwin to Russian sociologist Pitirim Sorokin who have studied civilizations that have collapsed. In his book *Our Dance Has Turned to Death*, Carl Wilson identifies the

common pattern of family decline in ancient Greece and the Roman Empire. Notice how these seven stages parallel what is happening in our nation today. In the first stage, men ceased to lead their families in worship. Spiritual and moral development became secondary. Their view of God became naturalistic, mathematical, and mechanical.

In the second stage, men selfishly neglected care of their wives and children to pursue material wealth, political and military power, and cultural development. Material values began to dominate thought, and the man began to exalt his own role as an individual. The third stage involved a change in men's sexual values. Men who were preoccupied with business or war either neglected their wives sexually or became involved with lower-class women or with homosexuality. Ultimately, a double standard of morality developed. The fourth stage affected women. The role of women at home and with children lost value and status. Women were neglected and their roles devalued. Soon they revolted to gain access to material wealth and also freedom for sex outside marriage. Women also began to minimize having sex relations to conceive children, and the emphasis became sex for pleasure. Marriage laws were changed to make divorce easy.

In the fifth stage, husbands and wives competed against each other for money, home leadership, and the affection of their children. This resulted in hostility and frustration and possible homosexuality in the children. Many marriages ended in separation and divorce.

Many children were unwanted, aborted, abandoned, molested, and undisciplined. The more undisciplined children became, the more social pressure there was not to have children. The breakdown of the home produced anarchy.

In the sixth stage, selfish individualism grew and carried over into society, fragmenting it into smaller and smaller group loyalties. The nation was thus weakened by internal

conflict. The decrease in the birthrate produced an older population that had less ability to defend itself and less will to do so, making the nation more vulnerable to its enemies.

Finally, unbelief in God became more complete, parental authority diminished, and ethical and moral principles disappeared, affecting the economy and government. Thus, by internal weakness and fragmentation the societies came apart. There was no way to save them except by a dictator who arose from within or by barbarians who invaded from without.

Although this is an ancient pattern of decline found in Greece and Rome, it is relevant today. Families are the foundation of a nation. When the family crumbles, the nation falls because nations are built upon family units. They are the true driving social force. A nation will not be strong unless the family is strong. That was true in the ancient world and it is true today.

Social commentator Michael Novak, writing on the importance of the family, said:

One unforgettable law has been learned through all the disasters and injustices of the last thousand years: If things go well with the family, life is worth living; when the family falters, life falls apart.

## **The Decline of Values**

There are many factors in the decline of a nation. Certainly a major one is the breakdown of the family. But another potent but less perceptible force is the power of ideas.

False ideas are bringing about the decline of western culture. Carl F. H. Henry, in his book *Twilight of a Great Civilization*, says:

There is a new barbarism. This barbarism has embraced a new

pagan mentality . . . not simply rejecting the legacy of the West, but embracing a new pagan mentality where there is no fixed truth.

Today we live in a world where biblical absolutes are ignored, and unless we return to these biblical truths, our nation will continue to decline.

To understand how we have arrived at this appalling situation, we need to go back a century and look at the influence of five intellectual leaders who still profoundly affect the modern world. The first person is Charles Darwin (1809-1882). In 1859 he published *The Origin of Species* and later published *The Descent of Man*. His writings blurred the distinction between humans and animals since he taught that we are merely part of an evolutionary progression from lower forms of life. Darwinism, as it came to be called, not only affected the field of biology, but became the foundation for the fields of anthropology, sociology, and psychology.

The second person is Karl Marx (1818-1883). He and Friedrich Engels published the *Communist Manifesto* around 1850, and Marx devoted his life to writing about the demise of capitalism and coming of communism. He understood the importance of ideas. Marx once wrote: "Give me twenty-six lead soldiers and I will conquer the world." (So did Benjamin Franklin.) The twenty-six lead soldiers are the keys on a typewriter. The pervasive influence of communism in the world today is testimony to the truthfulness of his statement.

The third person is Julius Wellhausen (1844-1918). Although he may not be as well known as the other two men mentioned, his influence was just as profound. He was a German Bible scholar whose theory on the dating of the Pentateuch completely transformed Old Testament studies.

Wellhausen argued that the early books of the Bible were not put together by Moses but were gathered together many



centuries later by several different men called redactors who wove various strands together. He and his disciples established an anti-supernatural approach to the scriptures which is influential in most denominational seminaries today.

The fourth person is Sigmund Freud (1856-1939). He merely took the logical implications of what Darwin was doing in biology and applied them to what today is known as psychology and psychiatry. Freud argued that humans are basically autonomous and therefore do not need to know God. Instead, we need to know and understand ourselves since our problems stem from those secret things that have evolved in our lives from our past.

A fifth person is John Dewey (1859-1952). He is the founder of modern education and published his first work, *The School and Society*, in 1899. John Dewey was also one of the co-signers of the *Humanist Manifesto* in 1933.

Dewey, like Darwin and Freud, believed that humans are autonomous. They don't need to have an authority above them but can evolve their own system of education. Thus the very foundation of modern education is anti-supernatural.

Ideas have consequences, and false ideas can bring down a nation. The theories of these five men are having devastating consequences in our nation and world. Unless we return to biblical absolutes, our nation will continue its decline.

## **Spiritual Decline**

The decline and fall of nations is usually due to internal factors rather than external threats. Even though some may have fallen to barbarians, their demise ultimately came because of moral and spiritual weakness which manifested itself as military weakness. Historians have listed the stages in the decline of a nation. These should not be too surprising to any student of the Old Testament. The stages of decline

parallel the stages through which the nation of Israel passed.

But neither should they surprise a student of the New Testament. In the opening chapter of the Apostle Paul's letter to the church in Rome, he traces a similar progression. In fact, Romans 1 shows the decline of a civilization from a societal perspective. Looking at the Hellenistic world of his time, he reflects on the progression of sin in a nation.

The first stage is when people turn from God to idolatry. Although God has revealed Himself in nature to all men so that they are without excuse, they nevertheless worship the creation instead of the Creator. This is idolatry. In the past, this took the form of actual idol worship. In our day, it takes the form of the worship of money or the worship of self. In either case, it is idolatry. A further example of this is a general lack of thankfulness. Although they have been prospered by God, they are ungrateful. And when they are no longer looking to God for wisdom and guidance, they become vain and futile and empty in their imaginations. They no longer honor God, so their foolish hearts become darkened. In professing to be wise, they have become fools.

The second stage is when men and women exchange their natural use of sex for unnatural uses. Here the Apostle Paul says those four sobering words, "God gave them over." In a society where lust-driven sensuality and sexual perversion dominate, God gives them over to their degrading passions and unnatural desires. The third stage is anarchy. Once a society has rejected God's revelation, it is on its own. Moral and social anarchy is the natural result. At this point God has given the sinners over to a depraved mind and so they do things which are not proper. This results in a society which is without understanding, untrustworthy, unloving, and unmerciful.

The final stage is judgment. God's judgment rightly falls upon those who practice idolatry and immorality. Certainly an eternal judgment awaits those who are guilty, but a social

judgment occurs when God gives a nation over to its sinful practices.

Notice that this progression is not unique to the Hellenistic world the Apostle Paul was living in. The progression from idolatry to sexual perversion to anarchy to judgment is found throughout history.

In the times of Noah and Lot, there was the idolatry of greed, there was sexual perversion and promiscuity, there was anarchy and violence, and finally there was judgment. Throughout the history of the nation of Israel there was idolatry, sexual perversion, anarchy (in which each person did what was right in his own eyes), and finally judgment.

This progression happened throughout the Bible and to Greece, to Persia, to Babylon, and to Rome. And if it happened to these nations, then it can happen today. Unless we return to God's principles, decline and destruction are inevitable.

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