

Responding to Poverty – As a Christian

Poverty's Devastating Effects

I can still remember the feelings of curiosity, confusion and discomfort I felt as I watched the young boys. "What did those kids want?" I wondered.

As a child visiting Cuba with my parents, I was startled when some boys at a city park opened our taxi doors, then held out their hands. Later I asked my mother, "Did they work there? Did they want a tip?" She gently told me they were begging. My young upper-middle-class North American sensibilities were jolted by the harsh reality of poverty I had never seen.

One summer during university, while visiting Tijuana, Mexico, I was stunned to see people living in the city dump. Later that summer, I spent time with a friend in one of Miami's ghettos. One day, as I drove away, I noticed an ambulance headed toward the apartment building near where my friend hung out. The next day, my friend told me a woman had shot the man who was trying to seduce her, then she shot herself. Shocking as that news was for me, almost as much so was my friend's nonchalance. He seemed accustomed to events like this.

Those experiences kindled my personal interest in this theme. What is poverty? Why does it exist? How does it destroy minds and souls as well as bodies? What is a biblical perspective on poverty? And what should we do about it?

Income level and standard of living are often-used but insufficient measures of poverty. Some townships in South Africa and shanty towns in the Philippines make some North American housing projects seem like the Ritz.

Localized “relative deprivation” (i.e., large socioeconomic disparity between the poor and middle class) can multiply feelings of low self-esteem. Many social scientists emphasize psychological manifestations of poverty. Yale psychologist Ira Goldenberg defined poverty as “a psychological process which destroys the young before they can live and the aged before they can die. . . . [It] is a condition of being in which one’s past and future meet in the present—and go no further.”[{1}](#)

The precise economic line may be difficult to draw, but poverty’s effects can be devastating. Columbia University economist Jeffrey Sachs says, “More than 8 million people around the world die each year because they are too poor to stay alive. Every morning our newspapers could report, ‘More than 20,000 people perished yesterday of extreme poverty.’”[{2}](#) They die from disease, lack of medicine, unsafe drinking water.

Homeless Assistance

The little girl was sleeping so peacefully on a cot in the nursery playroom. As I watched her, I imagined how she might have felt only a few days earlier, maybe trying to sleep in the tropical heat under a noisy highway overpass. Now she was inside a lovely, air conditioned room with nice toys. She and families just like hers could feel safe, clean and protected at Miami’s Homeless Assistance Center, a facility organized and run through a coalition of community leaders, government agencies, churches, and faith-based organizations.

By its twelfth year, Miami’s Community Partnership for Homeless had helped over twenty-seven thousand men, women and children leave the streets for a better life. Their Homeless Assistance Centers are a community success story in which private and public sectors teamed to create a national model for eliminating homelessness. Would you believe all this

started from a church Bible class?

My friend Alvah Chapman served Knight Ridder Publishers as president and chairman for fourteen years. (Knight Ridder owned, for example, the *Miami Herald*, *Philadelphia Inquirer* and *San Jose Mercury News*.) At retirement, he and his wife Betty participated in a thirty-nine-week church Bible study class that required personal application.

Alvah had become distressed observing the plight of Miami's homeless and the lack of community leadership. He recalls, "The county said it was a city problem. The city said it was a county problem. And the Chamber of Commerce was not sure it was their problem."[\[3\]](#) The Chapmans decided to tackle homelessness. "The commitment to 'do something' was very strong" in their hearts, he explains: "We made a commitment to our [Bible] class and to our God that we would together provide leadership to the homeless problem in Miami."[\[4\]](#)

Today the Homeless Assistance Centers[\[5\]](#) they founded provide meals, showers, clothing, temporary housing, laundry facilities, health care, transportation, and job training—helping residents get back on their feet with dignity. The success rate for departed residents has been as high as sixty percent, considered remarkable in this field. Churches and synagogues have provided evening meals, companionship, and encouragement.

Often the poor feel trapped in poverty with no way out. Vicious circles breed feelings of worthlessness and despair. Drunkenness, violence, teen pregnancy, and sexually transmitted diseases are just some of the physical manifestations of coping with life out of control. Efforts like the Homeless Assistance Centers can help break the cycle of poverty.

Helping the Total Person

Poverty brings multiple problems: physical, psychological, and spiritual. Which should we emphasize in seeking solutions? Consider three approaches.

1. The *Outside-In Approach* changes circumstances to alleviate stress factors. Education and job training can enhance employment and living standards, thus decreasing psychological problems. Right? Not necessarily. Anthropologist Oscar Lewis argued that an elimination of physical poverty may not by itself eliminate the culture of poverty.^{6} Perhaps you know some wealthy but unhappy people.

2. The *Inside-Out Approach* emphasizes counseling to encourage self-help. Attitude change is important, but if the economic system blocks options, what then?

3. The *Total-Person Approach* blends the other two, treating humans as physical, psychological, and spiritual creatures. The often-overlooked spiritual area, properly tapped, can influence both poor and rich.

John Perkins, an African-American, left his poor rural hometown of Mendenhall, Mississippi, vowing never to return. His brother had been shot by a policeman in that racially oppressed town. Later, Perkins placed his faith in Christ and returned to Mendenhall to help.

The organization he founded facilitated an inexpensive health care center, cooperative farms, a cooperative food store, house construction, tutoring, and raising college scholarships. Perkins' emphasis has been on helping local people help themselves. At the same time he's said, "I believe that the only commitment able to bring [interpersonal and community] healing is a commitment to Jesus."^{7}

Jesus of Nazareth emphasized the total person. He healed the sick and fed the hungry. He also told people how they could

find meaning and fulfillment through faith in Him. Many Christian development programs have a similar focus, operating on the time-honored philosophy that if you give someone a fish you can feed them for a day; if you also teach them how to fish you can feed them for a lifetime.

World Relief, a Christian organization, provides worldwide disaster relief as well as self-help efforts like well-digging and agricultural training. Their microenterprise development programs establish community banking, savings and lending programs to help the poor become self sufficient. For example, a \$75 loan to a Cambodian grandmother allowed her to expand her small home-front stand. She repaid the loan in full, entitling her to another, slightly larger loan. Eventually, she could support her sixteen grandchildren and serve as a role model for women in her village.[\[8\]](#)

World Vision, the Salvation Army, and most major Christian denominations have programs to help the poor.

Money and Poverty

We've been examining physical, psychological, and spiritual factors related to poverty and its possible remedies. Consider a common question.

Will money given to developing nations solve their poverty problems? Maybe it will help, but the extent depends largely on how the funds are managed. Sadly, Africa, for instance, is replete with examples of crooked officials diverting financial aid and national wealth into their own pockets. For instance, Nigeria's President Obasanjo estimates that corrupt African leaders have stolen at least \$140 billion from their people in the decades since independence.[\[9\]](#)

Obasanjo is a follower of Jesus who has tried to root out corruption in his own nation. The *New York Times* gives a glimpse into the task he still faces. Nigeria export billions

of dollars of oil each year and returns thirteen percent of revenues from its states back to the states. The *Times* notes that "Much of that is siphoned off by corrupt regional officials who often pocket the money or waste it on lavish projects that do little, if anything, for ordinary people. For instance, one state produces a third of Nigeria's oil and has an annual budget of more than half a billion dollars to spend on its three million people. But most of [that money] goes to white elephants like a mansion for the governor and his deputy."[10](#)

On one of my speaking tours to Nigeria, a local doctor told me how businesses had adapted to the common custom of using bribes. Seems they started budgeting bribe money for their traveling representatives to use. The budget item was called public relations. But a problem arose when employees began to pocket the public relations money instead of using it for bribes.

Financial aid givers—nations, businesses and individuals—would be wise to focus on strict accountability measures and perhaps character education programs for government and business leaders and students in such situations.

In fairness, I should note that this corruption caveat has its critics. Columbia economist Jeffrey Sachs, who also heads an ambitious United Nations anti-poverty effort, feels the corruption charge is too often a simplistic explanation for poverty's root problems. While I feel that corruption is indeed a major concern, I agree with Sachs that poverty is complex and situations differ. Disease plays a significant role. If people are sick with malaria or AIDS, its hard for them to help themselves. Sachs also advocates international commitments to economic assistance, scientific advancement, and justice.[11](#)

What Can You Do?

Would you believe that by losing weight, you could help the poor overseas? Consider how some upscale U.S. secondary school students made a difference in Zambia.[{12}](#)

Student leaders at Wheaton Academy in suburban Chicago had a burden to raise \$53,000 from their fellow students for a schoolhouse in Zambia. They found little enthusiasm at first, but then they began to pray regularly. Things took off and they exceeded their goal. Over a three-year stretch, the Christian students raised nearly a quarter of a million dollars for HIV/AIDS relief in Africa. Students encourage each other to forgo movies, Starbucks runs, and even Christmas presents and prom dresses.[{13}](#) The campus chaplain estimates that ninety percent of students have participated financially to build the schoolhouse and a medical clinic and to feed a villages children for a year. Students feel a personal connection with their Zambian peers. Some have visited the village they support.

Even adults joined the effort. Now, what they did is great. I bet you're going to like this! It was a weight-loss fundraising campaign, the Zambia Meltdown. Fourteen teachers and administrators lost 460 pounds over 100 days. That brought in \$19,000 in pledges for lost weight. And get this: The headmaster and principal each lost 70 pounds.[{14}](#)

What can you do to help alleviate poverty? Consider some suggestions:

First, pray. God's concern for the poor far exceeds our own. Those Wheaton Academy students saw answers to their prayers. (Probably some faculty spouses did, too!)

Second, give. An ancient Jewish proverb says, If you help the poor, you are lending to the Lord—and he will repay you![{15}](#) Many fine organizations can use your donations to effectively

fight poverty. *New York Times* columnist Nicholas Kristof says, "Nobody gets more bang for the buck than missionary schools and clinics, and Christian aid groups like [World Vision](#) and [Samaritan's Purse](#) save lives at bargain-basement prices."^{16} I would add [World Relief](#), the [Salvation Army](#) and your local church to the list.

Third, go. Maybe you can volunteer with [Habitat for Humanity](#) or an international mission group. CNN highlighted Campus Crusade for Christ college students spending Spring Break helping to rebuild New Orleans after Hurricane Katrina. You even may want to devote your life or career to relief and development. It is a worthy cause. I like what Jesus' mother Mary advised: "Whatever He [Jesus] says to you, do it."^{17} And another of those ancient Jewish proverbs says, "Blessed are those who help the poor."^{18}

Notes

1. "A Nation Within a Nation," *TIME*, May 17, 1968, 30.
2. Jeffrey D. Sachs, "The End of Poverty," *TIME*, March 14, 2005; <http://www.time.com/time/covers/1101050314/>.
3. Alvah H. Chapman, Jr., "Community Partnership for Homeless, Inc., A Narrated History," (As recorded in interviews for an oral history project by Dennis P. Kendrick, 2004), 6; <http://preview.tinyurl.com/y7m7ey>.
4. *Ibid.*, 8.
5. Community Partnership for Homeless, www.cphi.org.
6. Oscar Lewis, "The Culture of Poverty," *Scientific American* 215:4, October 1966, 25.
7. *Christianity Today*, January 30, 1976.
8. World Relief newsletter, May 2006.
9. Tony Carnes, "Can We Defeat Poverty?" *Christianity Today*, 49:10 October 2005, 38ff; <http://www.christianitytoday.com/ct/2005/010/19.38.html>.
10. Lydia Polgreen, "Blood Flows With Oil in Poor Nigerian Villages," *The New York Times*, January 1, 2006;

<http://preview.tinyurl.com/vk22t>.

11. Sachs, loc. cit.

12. Jeremy Weber, "Raising the Compassion Bar," *Christianity Today* 49:8 August 2005, 50-52; <http://www.christianitytoday.com/ct/2005/008/26.50.html>.

13. Ibid.

14. Ibid.

15. Proverbs 19:17 NLT.

16. Nicholas D. Kristof, "Bush, a Friend of Africa," *The New York Times*, July 5, 2005; <http://preview.tinyurl.com/y8wwoj>.

17. John 2:5 NASB.

18. Proverbs 14:21 NLT.

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Welfare Reform

Many members of Congress have been pushing to reform the welfare system and break the cycles of illegitimacy and dependency. But changing the existing welfare system will not be easy. In its more than 50 years of existence, the system has indeed developed into a mass of bureaucratic idiosyncracies, and these experts say the numerous institutionalized workers are likely to resist attempts to reform them or their routines.

Most taxpayers are skeptical that real change will take place, and they have every right to be skeptical. Since 1960, Congress has passed at least six major welfare revisions so welfare recipients can find work. But the rolls increased by

460% in the same period. Nevertheless, welfare must be reformed. Since 1965, American taxpayers have been forced to pay \$5 trillion into a welfare system created to end poverty. The result? No measurable reduction in poverty. After three decades of Great Society programs to fight the war on poverty, poverty and families are doing worse.

The most visible and most cost-inefficient segment of the U.S. welfare system today is Aid for Dependent Children or AFDC. AFDC began in 1935 as a little-noticed part of the Social Security Act. Its principal purpose was to aid widows and their children until the Social Security survivors' fund could pay out claims. Currently there are more than 14 million individuals on AFDC, and 1 in 7 children is on welfare.

AFDC is not the only program of concern. In the early 1960s, the Kennedy administration proposed several other welfare programs. Their stated purposes were the admirable goals of eliminating dependency, delinquency, illegitimacy, and disability. And the modern welfare state was born during the flood of Lyndon Johnson's Great Society programs aimed at the war on poverty.

But the road to utopia ran into some devastating chuckholes. Most social statistics indicate that the war on poverty had many casualties. The unintended consequences of these welfare programs was a system which breaks down families, traps the poor in idle frustration, and perpetuates a cycle of government dependency. One aspect of this dependency is family breakdown. Approximately half of today's AFDC recipients are mothers who have never been married to the father or fathers of their children. Another 40 percent are mothers whose husbands have left home.

Another aspect of this dependency is poverty. Half of the poor live in female-headed households. And welfare has not improved their lot. The poverty level has remained relatively unchanged since that time, while illegitimate births have increased more

than 400 percent. In the 1960s we declared war on poverty, and poverty won.

Obviously, reform must take place. In fiscal year 1992, the U.S. spent \$305 billion for AFDC. This is more than the current defense budget.

Good Intentions Gone Awry

The dramatic increases in the number of welfare recipients and the length of their dependency on welfare have alarmed both liberals and conservatives. But liberals and conservatives differ in their prescriptions. Liberals argue for more effective programs and for additional job training. Conservatives, on the other hand, argue that the intractable pathologies of the welfare system (the destruction of the family unit and the fostering of dependency) are due to large-scale governmental intervention. Their argument has been strengthened by the earlier research of Charles Murray in his book *Losing Ground*.

His thesis is that our government not only failed to win its war on poverty, but ended up taking more captives. Under the guise of making life better, it ended up making life worse for the poor. Murray said, "We tried to provide more for the poor and produced more poor instead. We tried to remove the barriers to escape from poverty and inadvertently built a trap." Murray proposes radical changes in the current welfare system, and a number of conservative proposals before Congress include various aspects of Murray's proposals.

But long before Murray's book provided a thorough statistical evaluation, social theorists and even casual observers could see that our current welfare system promotes dependency and destroys the family unit.

Welfare payments provide economic incentives for the creation of single-parent families since they provide a continuous

source of income to young mothers. The welfare system was designed to assist when there was no father. But the system effectively eliminated the father entirely by tying payments to his absence.

An irresponsible man can father a child without worrying about how to provide for the child. And a dedicated father with a low-paying job may feel forced to leave home so his children can qualify for more benefits. Eventually the welfare system eliminated the need for families to take any economic initiative by rewarding single parents and penalizing married couples. The result has been an illegitimate birth rate for black women of 88 percent.

A second reason for the breakdown of the family is the "adulthoodification" of children. Various judicial rulings have undercut the role parents can have in helping their children with difficult decisions. Courts have ruled that parental notification for dispensing birth control drugs and devices violates the minors' rights. Courts have ruled that children need not obtain their parents' permission before they obtain an abortion. The natural progression of this continued trend toward children's rights is the breakdown of the family.

The most rapid rise in poverty rates have been among the children the system was designed to help. This astonishing increase of illegitimate births by over 400 percent is a principal reason for poverty and the perpetuation of a poverty cycle of "children raising children."

Third, the current welfare system rewards dependency and punishes initiative. Welfare does not require recipients to do anything in exchange for their benefits. Many rules actually discourage work, and provide benefits that reduce the incentive to find work. In Maryland, for example, a single parent with two children would need to earn a minimum of \$7.50 an hour to earn the same amount as provided by welfare grants and benefits. Is it any wonder that so many welfare mothers

therefore conclude that staying on welfare is better than getting off.

Can Welfare Be Changed?

Now I would like to focus on the various congressional proposals that seek to end welfare as we know it. Although there has been much talk of welfare reform, there have been very few substantive changes in the welfare system in the last three decades. Since 1960, Congress has passed at least six major welfare revisions so welfare recipients can find work. But the rolls increased by 460 percent in the same period.

A report issued by the Department of Health and Human Services revealed the cost of administering welfare programs grows twice as fast as the number of recipients. According to the Congressional Budget Office, welfare as a percent of the Gross Domestic Product has increased by 230 percent, and its cost will exceed \$500 billion by the end of this decade.

Various congressional proposals attempt to either substantially modify or else eliminate the current system. First let's focus on those proposals that want to modify welfare in the following five areas.

The first change would be in child support. Fathers are not providing child support, and these bills would tighten the loopholes and make these dads pay up. Currently unwed fathers are not named on birth certificates. The omission frequently foils attempts to collect child support. But if dad pays, then mom's welfare check does not have to be so large. The proposed bills would require the mother to identify the father in order to receive a welfare check. States can threaten deadbeat dads with garnishing wages and suspending professional and driver's licenses.

The second change is in the so-called marriage penalty. If a pregnant teen get married or lives with the father of her

child, she is frequently ineligible for welfare. Congressional proposals would encourage states to abolish the "marriage penalty" and make it easier to married couples to get welfare.

Creating a family cap is another significant change. Welfare mothers can increase the size of their welfare check by having more children. Congressional bills being considered would allow states to cap payments. If a welfare mother has another child, her check remains the same.

Already in New Jersey, Arkansas, and Georgia, families receive no increase for children born while on the dole. Congressional proposals would extend and encourage this opportunity to other states. The evidence so far is that this family cap may have some deterrence.

Another change is to emphasize work. Often if a welfare mother gets a job, her check is reduced, and she is likely to lose such benefits like Medicare and free child care. The new proposals before Congress would drop benefits after two years. If an able-bodied welfare recipient does not find a private-sector job then she would be assigned a minimum-wage government job.

A final change would be to keep teenage mothers in school. In the current system a teenager can receive a welfare check, get her own apartment, and drop out of school. Congressional proposals would require a teen mother to live at home until age 18. She has to stay in school or she will lose her benefits. If the family's income is high enough, she does not receive any check at all.

These then are a few of the elements of the congressional proposals to end welfare as we know it. They take some solid steps toward ending illegitimacy and dependency. But there are even more radical proposals, and we will consider them next.

Congressional Proposals

Now we will turn our focus to some of the bills that attempt to do more than just modify the system and actually propose elimination of certain aspects of welfare.

One bill by Congressman James Talent would no longer provide welfare checks, food stamps, and public housing to women under 21 with children born out of wedlock. The justification for such actions stems from the original work by Charles Murray who believes that only this radical solution will cause teenage mothers to change their behavior.

Illegitimacy is the underlying cause of poverty, crime, and social meltdown in the inner cities. Proponents of these more radical proposals believe it is better to stem the tide of illegitimacy than trying to build a dam of social programs to try to contain the flood of problems later on.

Illegitimacy leads to poverty and to crime. Nearly a third of American children are born out of wedlock, and those children are four times more likely to be poor. And the connection between illegitimacy and crime is also disturbing. More than half the juvenile offenders serving prison time were raised by only one parent. If birth rates continue, the number of young people trapped in poverty and tempted by the values of the street will increase. Illegitimacy is essentially a ticking crime bomb.

Welfare is supposed to be a second chance, not a way of life, but tell that to some children who represent the fourth generation on welfare. Proponents of these radical reforms believe we must scrap the current system.

Another concern is the entangled bureaucracy of welfare. Currently governors have to ask the Federal government if they can revamp their state welfare system. And the federal bureaucracy costs money. If you took the money spent for

welfare and gave it to poor families it would amount to \$25,000 a year for every family of four.

These bills would also freeze or change welfare payments. They would replace Food Stamps and AFDC with block grants to the states. Each state would then be free to design its own system.

These proposals also emphasize work by providing a transition for able-bodied welfare recipients into the workplace. The federal government would double welfare payments during the transition period, but would send the check to the employer rather than directly to the welfare recipient. This would no doubt provide greater incentive to work hard and stay on the job.

Many in Congress are skeptical of proposals to provide jobs through job training programs. In the past job training has been relatively ineffective. One 1990 study of New York welfare recipients found that 63 percent of black recipients and 54 percent of whites have received training while on welfare, but few left the rolls for employment. Even with the training, less than 8 percent of blacks and 5 percent of white recipients were working.

Finally, these proposals would also encourage marriage. Currently the welfare system encourages fathers to leave. These proposals would not only provide social incentives but economic incentives by providing two-parent families with a \$1000 tax credit.

These then are a few of the elements of the congressional proposals to end welfare as we know it. They do take some solid steps toward ending illegitimacy and dependency.

Biblical Principles

I want to conclude this discussion of welfare and welfare reform with some biblical principles that we should use to

understand and act on this vital social issue.

The Bible clearly states that we are to help those in need. Christians may disagree about how much is necessary and who should receive help, but there should be no disagreement among Christians about our duty to help the poor since we are directly commanded to do so. Let's then, look at two important questions.

First, who should help the poor? The Bible clearly states that the primary agent of compassionate distribution of food and resources should be the church. Unfortunately, the majority of poverty programs in existence today are government programs or governmentally sponsored programs. While we can applaud the excellent programs established by various churches and Christian organizations, we must lament that most poverty programs are instituted by the state.

Poverty is much more than an economic problem. It results from psychological, social, and spiritual problems. Government agencies, by their very nature, cannot meet these needs. The church must take a much greater role in helping the poor and not be content to allow the government to be the primary agency for welfare.

A second important question is who should we help? Government programs help nearly everyone who falls below the poverty line, but the Bible establishes more specific qualifications. A biblical system of welfare must apply some sort of means test to those who are potential recipients of welfare. Here are three biblical qualifications for those who should receive welfare.

First, they must be poor. They should not be able to meet basic human needs. We should help those who have suffered misfortune or persecution, but the Bible does not instruct us to give to just anyone who asks for help or to those who are merely trying to improve their comfort or lifestyle.

Second, they must be diligent. Some people are poor because of laziness, neglect, or gluttony. Christians are instructed to admonish laziness and poor habits like drinking, drugs, or even laziness that lead to poverty. Proverbs says, "Go to the ant, you sluggard, and observe her ways and be wise." The Apostle Paul more pointedly says, "If a man will not work, neither let him eat." Lazy people should not be rewarded by welfare, but rather encouraged to change their ways. Third, the church must provide for those thrown into poverty because of the death of the family provider. The Bible commands us to provide for widows and orphans who are in need. Paul wrote to Timothy that a widow who was 60 years or older whose only husband has died was qualified to be supported by the church.

I believe the needs of the poor can and should be met by the church. Churches and individual Christians need to do their part in fighting poverty in their area. Homemakers can provide meals. Educators can provide tutoring and counseling. Businessmen can provide employment training. The church as a whole can provide everything from a full-time ministry to the poor to an occasional collection for the benevolence fund to be distributed to those facing temporary needs brought about by illness or unemployment. The key is for the church to obey God's command to feed the hungry and clothe the naked. Helping the poor is not an option. We have a biblical responsibility which we cannot simply pass off to the government.

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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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World Hunger

Kerby Anderson helps us consider the fundamental reasons behind the prevalence of hunger in our world today. He points out our responsibility as Christians to make our resources available to help those caught in this crises. He tells us we need to be praying and working to end world hunger.

Frequently we see pictures of starving children and are overwhelmed by the awesome task of feeding the world's hungry. Why, we wonder, is there so much hunger in the world today? The answer can be broken down into three categories: poverty, population, and priorities.

Poverty, Population, and Priorities

The first reason for hunger is poverty. The poor are hungry, and the hungry are usually poor. In First World countries, we talk about our quality of life or our standard of living. But in Third World countries, the focus shifts to

the mere sustaining of life. A major problem in Third World countries is capital investment. There is very little money that can be spent on agricultural development or even basics like seed and farm tools.

A second reason for hunger is population. Nearly every country has experienced a growth in population, but the greatest impact has been on the world's poorest countries because they have been experiencing exponential growth in their population.

Notice how exponential population growth shortens our response time to crises. This planet did not reach a population of 1 billion until about the turn of the century. It took the world thousands of years to reach a population level of 1 billion. By 1950, the world's population grew to 2 billion. So the population doubled in just 50 years. By 1975, we had 4 billion people, so the doubling time decreased to just 25 years. Many experts estimate that we will have 6 to 8 billion people by the end of this century.

This exponential growth puts an enormous strain on our ability to provide resources and services to a starving world. Imagine if your own city or town had its population double every 20 to 25 years. That would mean you would have to double the number of houses, double the number of grocery stores, double the number of roads, and double the number of sewage-treatment plants.

Such growth would be a significant strain on the budget and resources of a First World country. Imagine the strain this would put on a Third World country. So the problem of world hunger is exacerbated by population growth.

A third reason for world hunger is priorities. Those of us who live in an industrialized society place a high priority on comfort and convenience. Our standard of living places a significant strain on the world economy.

In the First World countries, we only have a 1 percent growth

rate. But that 1 percent growth rate affects the planet eight times as much as the 23 percent growth rate of the lesser-developed countries. The reason for this is that we use a lot more resources to maintain our standard of living. Currently it costs 30 times as much in terms of energy and resources to feed a North American as it does to feed a Pakistani.

Certainly this is something Christians must consider in terms of their own economic lifestyle. At a time when people are not getting enough to eat, we are living a lifestyle far beyond what many could even imagine.

We have a great challenge before us. We must not only consider what we can do to feed the hungry, but we must also consider what we should do to limit our indulgent lifestyle.

Exploitation

I would next like to focus on some of the most publicized causes of world hunger. The first is exploitation. There is a tremendous amount of exploitation in the world, which has led to the problem of hunger. Christians should not be surprised. Many Old Testament verses in the books of Proverbs, Amos, and Micah speak of poverty that results from exploitation and fraud.

Many countries were exploited by colonial powers in the 19th and 20th centuries. But while this is true, let me also hasten to add that liberals have perhaps made too much of the colonial connection.

P. T. Bauer, in his book *Dissent on Development*, shows that many of these countries that had some contact with the Western world actually did better economically than those countries that did not have any contact at all. Hong Kong and India, which were ruled by colonial powers, did better economically than countries in the deepest part of Africa that had little contact with Western economies.

When these countries gained independence, they did not have to start from scratch. The colonial powers left behind roads, schools, and hospitals, all of which provided an infrastructure to build upon.

But another aspect of exploitation that is often ignored is not the colonial connection but the Marxist connection. Countries such as Ethiopia with authoritarian Marxist governments bring great suffering on their populations because of government policies that prevent food and compassionate aid from reaching their people.

Misfortune and Persecution

A second cause of hunger is misfortune and persecution. Again this should come as no surprise to Christians. In the book of Job we have an example of poverty that comes through misfortune. In other places we see how poverty results from persecution. And sometimes poverty comes because of God's judgment on a people who disobey Him.

Because we live in a fallen world, we must not be surprised when misfortune strikes. During the last two decades, for example, we have had fairly stable weather patterns. Now that the weather has become more erratic, we wonder what is going wrong. Although many doomsayers want to blame these changes on the much-publicized greenhouse effect, most of these climatic fluctuations are typical. We have been lulled into thinking that weather is predictable and must remind ourselves that the earth still "groans in travail" because we live in a fallen world. Hurricanes, monsoons, and droughts are going to exacerbate our problems with world hunger.

As we look at these problems, we can see that the problem of world hunger is going to increase rather than decrease. As our weather continues to be erratic and as terrorism and persecution intensify around the world, problems with hunger will intensify.

We are going to have to find ways to help the people and countries that are suffering. Part of the solution may be for our government to provide help through foreign aid. But another important and often neglected part of the solution is for Christian organizations to provide food and resources to the needy. The problem of world hunger is massive, and all of us must do what we can to solve the problem.

Governmental Control

Along with these well-known causes of hunger are a few less-publicized, more obscure causes. One of these causes is governmental control. Hunger and poverty are often due to the very structure of governments. This is important to realize when we begin to talk about cures for world hunger, because we as a country are often limited in what we can do to lessen hunger in a foreign nation.

The statement by Jesus that the poor will always be with us takes on a new meaning when we realize how intractable many problems like world hunger are. Lack of food and unpredictable weather patterns aren't the sole causes of hunger. Many times governmental control makes hunger worse.

Even a cursory look at the world market shows that those countries that provide the greatest economic freedom also have the greatest amount of economic success. Hong Kong, for example, is a country that has received no foreign aid. But because it has a relatively free market, it enjoys one of the highest standards of living of any country in Asia.

Economic freedom allows personal incentive and pushes the economic engine of development. We can see this in the example of the former Soviet Union. In addition to the large governmental plots of agricultural land, smaller plots were allocated to the individual farmer. It is estimated that nearly 25 percent of all the Soviet agricultural produce came from these small, private plots of land. Soviet production on

small plots of land demonstrates the power of incentive created by economic freedom. If a government focuses all its time and attention on the commonality of property, it will lead its country down the path towards poverty and hunger.

Indifference

Another cause of hunger is indifference. Individuals and their governments should be more concerned about world hunger than they are now. The affluence of North America often keeps us from being concerned about those who do not have enough to eat. Although the United States has set the standard for many other nations in its compassionate giving, still more could be done.

Particularly troubling is the lack of compassion of Third World countries for their neighbors. The OPEC countries, for example, have vast financial resources, which they are unwilling to share with countries in the region not blessed with such geological resources. They need to show compassion to their neighboring countries.

The Culture of Poverty

A third cause of hunger is the culture of poverty. Proverbs 10:15 says, "The ruin of the poor is their poverty." The reason for poverty is often the prior existence of poverty. Poverty breeds more poverty, and more poverty breeds more hunger.

Those people who come from an impoverished situation do not have the means by which to better themselves. They are not getting the necessary calories and nutrition, so they are caught in the web of poverty. Moreover, they are being raised in a culture of poverty that perpetuates dependence and prevents advancement.

This is where the gospel can have an impact. Poverty and

hunger are not just economic problems. There is a strong psychological and spiritual component to poverty. A person who is born again changes his worldview, and this is an important aspect of dealing with the problem of hunger.

Curing World Hunger

When we talk about solutions to world hunger we should realize that there are a number of unbiblical solutions. One of the most incredible is the "lifeboat ethic," which proposes the use of the principle known as *triage*.

The Lifeboat Ethic

This idea was popularized by Dr. Garrett Hardin at the University of California at Santa Barbara. He uses the metaphor of the lifeboat to explain how rich nations are surrounded by poor ones who want to get into the lifeboat. He says, at some point, we have to push them back into the water to prevent us all from sinking.

He further argues that the problem will become worse because many of these countries will not control their populations. Thus, he says, it is inevitable that these people will eventually starve. He believes that feeding them will only prolong the suffering. Hardin therefore proposes we use the principle of triage. This concept as it is used in military medicine attempts to classify war or disaster victims according to the severity of their wounds in order to maximize the number of survivors. As incoming wounded arrive, they are placed in one of three groups. The first group has superficial wounds and can be treated later. The second group has more substantial wounds and must be treated immediately. And the members of the third group have such massive wounds that they are simply set aside and allowed to die.

Proponents of this lifeboat ethic suggest that we use the principle of triage and stop shipments of food to Third World

nations facing starvation. After all, they argue, there is only so much room in the lifeboat or on "Spaceship Earth." We must push the rest of these people off the boat in order to save ourselves.

This idea certainly raises profound ethical questions. But the metaphor only makes sense if you accept the following three assumptions. The first assumption is that there is no distinction between people and animals. The second assumption is that we are pushing the limits of the world's resources. The third assumption is that population growth is not being brought under control. However, all three of these assumptions are false. First, there *is* a distinction between people and animals. Humans have dignity because they are created in the image of God and are therefore distinct from animals. Yet we live in a world where evolutionists blur this distinction between humans and animals.

The second assumption is also questionable. We do live in a fallen world, and there are some limits to growth. But an even greater production of resources is possible, and numerous conservation techniques can increase production.

The third assumption, that population growth is not being brought under control, is also in doubt. There is evidence that many countries are serious about controlling their population explosion. In fact, many nations are experiencing a decline in their birth rates and will eventually have declining populations.

What we have to recognize is that there are many people who are proposing unbiblical solutions. And we as Christians have a responsibility to make sure these propositions do not become law.

The Christian Ethic

Often I find that Christians look at the problem of world

hunger and become overwhelmed. They ask, What can we do? After all, many solutions to world hunger come from governmental agencies and large organizations.

We need to recognize that governmental agencies and even private organizations are only part of the solution and often are not as effective as Christian organizations and missionaries. In Marxist countries like Ethiopia, the United States has limited diplomatic relationships. Moreover, the government has used some of the incoming aid as a weapon against their enemies. Indigenous programs through missionary organizations can sometimes be more effective since they do not have to go through as many diplomatic channels. Christians should realize there are things we can do, and we can learn about these from Scripture. The first obvious thing we can do is to give. The Bible talks about the compassionate distribution of food and other resources in passages such as 1 Corinthians 16 and 2 Corinthians 9. The New Testament church gave to other Christians who were in need.

One way a church can foster an attitude of compassion is to emphasize our responsibility to the hungry. One program called "Skip a Lunch and Feed a Bunch" encourages Christians to save the money they would have used to buy lunch and place it in a container for those who are hungry.

Some agencies have programs for adopting a child in another country and providing for his or her food and educational expenses. You can write letters to the child and have a personal involvement in this often abstract problem of world hunger.

Another solution to world hunger is missionary work. As missionaries go into various cultures, they are able to change attitudes and values that perpetuate the cycle of hunger and poverty. They can teach people how to become more independent economically and how to develop the resources available to them. In the famine in Ethiopia, many Christian relief

organizations provided both food and resources. Unfortunately, their efforts were hampered by inadequate ports and a primitive transportation network. Many of the nation's trucks were being used to fight a civil war, and others were crippled by a lack of spare parts. So the relief organizations began to airlift food in order to feed those starving in remote areas of the country.

Missionary outreach has also had an impact by preaching the gospel. As I mentioned previously, spiritual conversion changes a person's worldview and can break the culture of poverty. Many of the problems of poverty and hunger are not economic but psychological and spiritual. These include such things as poor training or wrongful attitudes.

Preaching the gospel can change not only individuals but a culture. Just think of the impact the Hindu worldview has on countries like India. False religious beliefs keep the Indians from utilizing beef, an important source of protein. Other ideas such as the concept of *karma* keep Indians from meeting the needs of the underclass. Conversion to Christianity can change not only individual lives but a culture that rests on a false foundation. World hunger is certainly a major problem. As Christians we need to be praying and working to provide solutions to the awesome problem of feeding the world.

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