

GOD, PROSPERITY AND POVERTY

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ABSTRACT

An influential strain in recent Christian thought (Schneider 2002a) has stressed that material prosperity is a quality for human life sought by God for all people. Clearly, this objective has not been achieved. One of the reasons why the all-enveloping prosperity objective has not been reached is that its pursuit has been undertaken by down-playing God's equally-important objective of mitigating material poverty. Incompatible with God's aims, poverty persists. Via Biblical exegetes' interpretation of Jesus' sayings, this paper shows that Jesus usually speaks of the necessity to share possessions with the poor when He teaches on wealth. If assistance to the materially poor is as important as achieving prosperity in the Christian framework, implications arise for today. Final sections consider how the poor in First World countries might be identified (using the United States as the example), and how they might be helped to greater prosperity.

INTRODUCTION

This paper has three aims, each discussed in a separate section. The first argues that in God's design, affluence is good only if it is shared equitably or fairly among all people. This is not to imply that God is primarily concerned with prosperity and its distribution, that redistribution is a Scriptural goal in itself, or that God is unconcerned about the nature of affluence. Equitably or fairly means that each family/person should possess sufficient resources to participate adequately in their society. Sharing prosperity, it will be argued from Jesus' teachings, is required to reduce material deprivation and poverty. Sec-

ond, since affluence is to be shared fairly, issues of poverty, deprivation and inequality have to be identified (here using the United States as the example). Third, ways need to be established as to how these social ills might be mitigated. One particular way of reducing material poverty and deprivation is canvassed, that of encouraging the poor into paid work. This introduction overviews the topic and provides background for subsequent argument.

The first aim is pursued in the next section—Jesus' teachings on prosperity and poverty are examined from a selection of His parables and sayings, as interpreted by a range of Biblical

exegetes. Their interpretations support the conclusion that Jesus, as God's Son, placed as much emphasis on sharing prosperity as on attaining it. The idea of a rich sub-stratum enjoying the ownership of the vast majority of wealth without sharing it with the less fortunate was anathema to Jesus' teaching. This conclusion seems as relevant to Jesus' time as to our own. Later sections explore some contemporary implications of these aspects of Jesus' teaching in the context of a rich First World country, the United States. Specifically, they investigate ways in which the poor might be identified, helped to generate wealth through jobs, and thereby helped to attain more of the wealth so created. No inference arises in this discussion that the present U.S. rich are culpable in *not* assisting the poor, especially as the proportion of personal income given by Americans to charity is the highest in the world. However, improvement is possible, in the sense of trending more to Jesus' injunctions. Christian business faculty could play an important role in this enterprise, providing expert help to churches and like groups that might have funds to stimulate such projects, but not the expertise.

The background to Jesus' emphasis on prosperity originated well before His time on earth. From Genesis 1 and 2, and from the Mosaic Law, God sought prosperity for humankind. In the latter, for instance, God taught that if His requirements were followed, Israel as a whole would have abundance for everybody. This was a promise made repeatedly to Israel as they came to enter the Promised Land, "flowing with milk and honey" (Dt. 26:9). Here, "God's design was to provide his people with a land that was more than sufficient for their basic needs" (Van Til, 2007, p. 65). This land was to be "a place of unparalleled prosperity—in order to create a new economic and social order" in which "there was to be no poor among the Israelites," "a social order without distinctions based on economic power" (Hoppe, 2004, pp. 23, 67). Van Til's summary of the Mosaic Law is that it sought to "avoid deprivation, protect from deprivation, and aid the de-

prived" (2007, p. 110). If God's norms were pursued by Israelite society as a whole, poor harvests would not occur, drought would be avoided (despite the variability of rainfall and soil quality), illness and theft disrupting production would not happen. However, the Law was not followed, and the prophets tell the sad story of what began with promise ending in tragedy. As Lunn expresses it, "what was supposed to be a relatively egalitarian society was transformed into one where the rich and powerful exploited the poor and weak" (2002, p. 15).

Yet, the generation of affluence did not stop at that point but proceeded throughout history. First World countries are affluent today compared with ancient Israel, and with the Third World, and compared with themselves a few centuries ago. In the U. S., for instance, "from 1820 to 1994 the real per capita income" increased by 1600%. As McCloskey notes, this factor "represents an enormous freeing of people from drudgery and fear and insecurity" (2004, p. 327). Does this mean that First World paths to, and forms of, prosperity were God-guided, and therefore to be emulated by other countries today? Only to a certain unknown degree, because First World paths to affluence might not have emphasized God and Jesus' requirements above, obedience to God, and the fair sharing of prosperity.

According to the Christian business-decision making literature (e.g., Sherman and Hendricks, 1994, Chs. 1-4), wealth generation, as with every other human pursuit, is meant to be made in the process of serving God and in cooperation with Him. Yet, this literature suggests that there is little evidence that most entrepreneurs, business people and investors over the centuries did (and do) this. This Christian literature holds they made (make) decisions independently of God, without prayer, and without reference to normative Biblical teaching, or to their collegiate believers. In all likelihood, the attainment of current First World prosperity has not accorded with God's normative requirements. In all probability, its achievement has not usually been pursued in col-

laboration with God. Most entrepreneurship and wealth creation still is not subject to this guidance and control (Goossen calls this the Standard Model of Entrepreneurship) (2004, pp. 21-32). People and societies become rich by ignoring God altogether. Schneider puts it that “affluent people may become oblivious to the grace that creates their circumstances in the first place” (2002a, p. 218). This propensity assists them to fall victim to the diseases of affluenza and luxury fever (Harper and Jones, 2008). In the normative Christian view, on the other hand, those who facilitate the creation of wealth (entrepreneurs, innovators, investors etc.) should hold their plans to God in prayer, and act on what they perceive to be God’s guidance (as in Matt. 6:33), as well as using their God-given reason.

Jesus’ Teachings on Prosperity, Its Distribution and Poverty

This section develops the first aim of the paper, that in God’s design, affluence is good only if it shared equitably among all people thereby reducing the incidence of poverty. It will be argued that a normative Biblical warrant expressed by Jesus requires that prosperity be generated, but having one of its explicit aims the reduction of poverty. (The meaning of poverty is discussed below). This orientation is usually not to the fore in the world, for wealth is invariably pursued for its own sake with little regard to its poverty-decreasing implications. For example, the contemporary “wealth creation” industry is almost exclusively concerned with maximizing returns, subject to a modicum of wealth security. Admittedly, wealth creation can have poverty-reducing implications, as when new firms generate jobs for the poor or make goods cheaper for everyone. But these beneficial effects are usually side issues as far as the motives for new firm creation or firm operation are concerned.

Another way of putting this emphasis in Jesus’ teachings is to say that prosperity should be shared fairly and equitably, that unshared wealth is a problem. This does not mean absolutely equally, but it does mean more equally than pros-

perity was shared when the Biblical texts were penned. Jesus was constantly calling for aid to the poor that would make distributional patterns more equal than they were (argued below from some of Jesus’ sayings), addressing these admonitions to anyone who would listen to Him. Positing wealth as a zero-sum game—if I gain wealth, somebody has to lose it—does not underlie Jesus’ teachings. His instructions to share wealth with the poor do not depend on presenting wealth as a given-sized pie. If I gain wealth, Jesus asks me to share part of it with the poor. No inference need arise in these teachings that the poor have lost wealth while the rich gain it. The poor might even have gained wealth prior to any redistribution from the rich. If the poor or deprived are identified by the gap between them and the rich, it is the relative situation between rich and poor that determines the required extent of redistribution from rich to poor. Whether the poor have gained or lost wealth prior to redistribution does not feature in Jesus’ instruction to help the poor.

Five of Jesus’ teachings relating to wealth are discussed below, as interpreted by Biblical exegetes (looking here only in the Gospel of Luke), exposing Jesus advocacy for wealth generation and its distribution. These are the Parables of the Rich Fool (Lk 12:16-21), of the Dishonest Manager (Lk 16:1-9), of the Rich Man and Lazarus (Lk. 16:19-31), the story of Zacchaeus (Lk. 19:1-10), and the Parable of the Pounds (Lk 19:11-27). Schneider (2002a, Ch. 7) calls these parables of affluence, but the argument here is that they are as much concerned with helping the poor and redistribution as with affluence itself, for the two qualities are never separated in Jesus’ teaching. Each parable/story is assumed to be known, and all implications of each are not pursued. For instance, Jesus’ teachings in them have implications for stewardship, accountability, self-interest, work and productivity, but these are not explored here. No inference arises in the discussion below that Jesus’ parables/story are solely related to helping the poor, and thereby encouraging redistribution. Indeed, even sharing with the poor

has many effects, such as restricting the idolatry of wealth, enhancing giving rather than receiving, and constituting part of the path to salvation. Jesus' teachings in the parables/story quoted possess numerous dimensions, but only the implication of helping the poor materially is examined here, recognizing that redistribution is just one of the requirements Jesus was advocating. Also underlying Jesus' teaching is the presumption that private property is to be retained, but this is not pursued either. Rather, each teaching is analyzed below via the interpretation of a consensus of Biblical exegetes to show that Jesus never talks about wealth without also advocating its greater sharing.

The Parable of the Rich Fool (Lk. 12:16-21)

The Parable of the Rich Fool (Lk. 12:16-21) has Jesus warning about the dangers of wealth and possessing a wrong perspective toward it. On the face of the description, "much in the man's response seems so natural" and there is no hint that he obtained his wealth by dishonest means (Bock, 1996, p. 1146). Wherein then lies God's condemnation of the man? To Bock, the man exhibited excessive attachment to his wealth, he demonstrated exclusive self-interest to it and himself, talking of *my* crops, *my* barns, *my* grain, *my* goods, even *my* soul, so that "his future perspective is entirely self-centered and self-indulgent." This is a moral mismanagement of wealth, for the man gave no thought to the needs of others, "he did not fulfill his moral responsibility before God to care for the needs of others." Jesus is not attacking wealth, "but how wealth is directed," for "only wealth handled with generosity meets with God's approval" (Bock, 1996, pp. 1145, 1152, 1153, 1154). There is a clear implication in Bock's interpretation of the parable that sharing wealth is part of God's plan for human beings.

A consensus of other exegetes points in a similar direction. Just opines that the rich man's sin was greed, "an obsession to hoard all things for oneself, blocking out any thought for God or for one's neighbor," akin to the practice of "hedonism" (Just Jr., 1997, pp. 505, 506; Johnson,

1991, p. 199). Accordingly, Just poses the question, "what is he going to do with the gift (12:17)? Is he going to share it with his neighbor?" "Or is he going to hoard the gift?" The man makes his decision without reference to God, and thereby makes the wrong decision. Just stresses this sharing aspect of Jesus' teaching in the parable: "The remedy for worry and anxiety over wealth is *to give away one's surplus... freely give away what God has freely given*" (Just Jr., 1997, p. 507; original emphasis). Johnson holds that "rich toward God" in the parable has two meanings: "The first is the response of faith, the second is the disposition of possessions in accordance with faith, which means to share them with others rather than accumulating them for one's self" (1991, p. 199). For Nolland, "rich toward God" implies that "wealth is accumulated primarily by, in obedience to God, making use of one's material needs to meet the needs of the poor" (1993, p. 697).

Similarly, Hendriksen argues that the rich man "should have realized that there were other people who were in need of some of his grain," and he applies this precept to the present day, advocating helping the "hungry and poverty-stricken" (1978, p. 663). Likewise, Craddock holds that the rich man's act was one "of total disregard for the needs of others" (1990, p. 163). The man should have given "away his surplus," but "he does not see his abundance as an opportunity to help those needing food" (Evans 1990, p. 196), that is, "he is not trying to help other people" (Morris, 1974, p. 212). For Stein, the message is "give to those in need" (1992, p. 353). One implication of the parable for the nine exegetes above is that the rich man needed to follow God and Jesus' requirements to share his wealth with the poor.

The Parable of the Dishonest Manager (Lk. 16:1-9)

Wealth-distributional implications of the Parable of the Dishonest Manager (Lk. 16: 1-9) are, according to Ireland's volume-length study, "to use worldly wealth for the benefit of others in need" (1992, p. 114). Evans' interpretation is that unless Christians manage their property consis-

tently with God's purposes, "they cannot expect to be entrusted with the rewards and wealth that last forever" (1990, p. 240). This resourcefulness consists of believers showing that "for all the dangers in possessions, it is possible to manage goods in ways appropriate to life in the kingdom of God," that "disciples are to handle material things... so as to secure heaven and the future" (Craddock, 1990, pp. 191, 190). Part of this appropriateness is summarized by Bock (1996, p. 1323) as "do not use money for self, but use it generously for others," that "giving away possessions in almsgiving secures a place with God" (Johnson, 1991, p. 248). To LaVerdiere, the essence of the parable is that "the failure to share one's goods with the needy is consequently incompatible with the service of God" (1980, p. 207). Ireland draws similar conclusions, that prudence for Jesus' disciples "includes using their possessions for those in need," part and parcel of "faithful stewardship of material possessions" (1992, p. 217). While it is possible to interpret this parable in other ways (e.g., Dyck et al., 2006), the consensus of Biblical exegetes above lends support to an implication of the parable being to help others in need.

The Parable of the Rich Man and Lazarus (Lk. 16:19-31)

The Parable of the Rich Man and Lazarus (Lk. 16: 19-31), according to a consensus of exegetes, has a similar orientation. For Bock, the parable "calls on the wealthy to be generous with what they have to meet the needs of those who have nothing." The rich man suffers his fate because he "failed to respond to the suffering and need of others around him" (1996, pp. 1360, 1372). As Nolland puts it, the wealthy man "could have been a rich benefactor, but instead his extravagance was focused on his own enjoyment of the good things of life" (1993, p. 832). The rich man "has wealth to share but does not do so" (Ringe, 1995, p. 217), he "refuses to share with the desperately poor" (LaVerdiere, 1980, p. 210), while for Morris, the rich and respectable "should repent and then help others with their money" (1974, p. 252). All exegetes (e.g., Bock,

1996, p. 1375; Hendriksen, 1978, p. 787; Nolland, 1993, p. 833; Johnson, 1991, p. 253) understand the obligation to help the poor contained in the reference to "Moses and the prophets" which the rich man had not done. Johnson epitomizes this inference that "his wealth had made him insensitive to the Law and Prophets alike that the covenant demands sharing goods with the poor. The concrete expression of his rejection of the Law was his neglect of the poor man at the gate" (1991, p. 256). For the rich, the matter is urgent so that "opportunities to help those in need... should be seized *now*" (Hendriksen, 1978, p. 785; original emphasis). Again, in this parable, Jesus stresses the obligations the rich have toward helping the poor, according to the exegetes above.

The Story of Zacchaeus (Lk. 19:1-10)

The case of Zacchaeus (Lk. 19:1-10) reveals that the rich can be saved, in this case partly requiring voluntary sharing wealth with the poor. For Zacchaeus, this involved divesting half of his possessions to the poor, and restoring any unjust excess tax fourfold, that were extraordinarily generous concessions. The result of Zacchaeus' actions would have been to render the distribution of wealth more equal than formerly, even though Zacchaeus would still have remained wealthy. Bock argues that "Zacchaeus' encounter with Jesus has led him to change the way he handles money—from taking advantage of people to serving them." He "becomes an example of how to handle money generously" showing "the proper way to use resources" (1996, pp. 1520, 1521, 1524). For Ringe, redistributing "his excess wealth to 'the poor'" is one step in Zacchaeus' salvation (1995, p. 232), and it also works the other way, for "Zacchaeus' generosity to the poor results from the forgiveness Jesus extends to him by asking to stay in his home." (Just Jr, 1997, p. 721). Zacchaeus "is able to let go of his wealth" which is "a remarkable confirmation of the salvation he has received in trusting Jesus," to Tiede (1988, p. 321). The implication is drawn by LaVerdiere that the story "prefigures the future course of Christian history, in which religious

outcasts would repent, give to the poor and be saved" (1980, p. 225). To Stein, "a clear Lukan emphasis" in this parable is to "use financial resources to aid the poor," for "one's possessions were simply a temporary loan by which one can alleviate the sufferings of the poor" (1992, pp. 468, 470).

Zacchaeus' conversion and salvation lead him to distribute voluntarily some of his wealth to the poor. Jesus sometimes asked the rich straight-out to divest some or all of their wealth to the poor. But He did not always ask them to do so, including those who were His supporters. Some well-off people supported Jesus and His disciples, without being asked to do so, or without being asked by Jesus to redistribute their wealth to the poor. However, again, it is part of their salvation that leads them to do so. Because of their conversion, they act as Jesus desires. They redistribute some of their wealth to (the poorer) Jesus and His disciples. Other wealthy individuals, like Joseph of Arimathea, are described favorably, without evidence of their financial support for Jesus or the poor, but no inferences can be drawn from this case. That certain rich persons were favored by God in the Old Testament pre-dates both the Mosaic Law and Jesus, and cannot be used as evidence of any inclination God might have to excuse the rich from helping the poor in the New Covenant.

The Parable of the Pounds (Lk. 19:11-27)

Despite the descriptive detail of the Parable of the Pounds at Lk. 19:11-27 (=Parable of the Talents, Matt. 25:14-30), most exegetes do not deduce it to be centered on wealth-creating or economic activity (contra Schneider, 2002a, p. 188). Instead, its message is that "the disciples' responsibility... is to faithfully serve the absent king by making use of the gifts and responsibilities he has given," in which "faithful stewardship is required" (Bock, 1996, p. 1525). The "business" the slaves performed is metaphor, imagery or proverbial for stewardship. As Hendriksen puts it, "those who have heard the gospel must proclaim it," and every sphere of life "(social, economic,

political, educational, etc.) is [to be] brought under the influence of the gospel" (1978, p. 860). In like vein, Just approvingly quotes Johnson "that the possessions motif is here a subsidiary to a political one... the parable is therefore 'about' the successful establishment of a kingdom" (Just Jr., 1997, p. 727; Johnson, 1991, p. 292). Johnson calls it "The Kingship Parable," and Snodgrass (2008, p. 519), a parable of future eschatology.

To the extent that the responsibility Jesus requires involves the stewardship of money (as per the descriptive narrative of the parable), there is nothing in the parable suggesting that Jesus changes His position on wealth from the parables discussed above. People may have different amounts of wealth, but it is still to be shared with the poor, although the parable does not explore this implication of the four previous Jesus' sayings. To focus on the monetary return each of the slaves makes (or does not make) in the parable as though this provides guidance for economic life, is to commit the fallacy of misplaced concreteness, and to misinterpret the nature of parables themselves. As Snodgrass observes, "the parables are fictional descriptions taken from everyday life," in which the descriptive detail represents something else, so that interpretation cannot be obtained by "assigning correspondences to the elements" of a parable (2008, pp. 18, 410). A parable explains something different from the situation described. The descriptive detail of the parable is just a mere vehicle for the underlying message (Shillington, 1990, p. 16; Sider, 1995, p. 84; Jones, 1999, pp. 21-22). It was in this sense that Jesus used parables to challenge people's modes of thinking that had become dulled. Accordingly, for the Parable of the Pounds, Hendriksen concludes that "we must not lose sight of the real or ultimate meaning of the parable" (1978, p. 862).

Many other of Jesus' teachings in Luke (and the other gospels) also stress the need to assist the poor materially. Sharing resources with the poor can only produce a more equal distribution of those resources. Just from Luke, Jesus' further teachings include 12:33, Jesus' advice to His dis-

ciples, “sell your possessions and give alms,” and 14:12-14, “invite the poor, the crippled, the lame, and the blind to a banquet. Again, at Lk. 18:22, Jesus’ instructs a ruler, “sell all that you own and distribute the money to the poor,” and at 18:25, emphasizing the difficulty the rich have in entering the kingdom of God. Similar teachings occur in Matt 19:21-22, “Sell your possessions, and give the money to the poor.” Likewise, at Matt 19:23-24 (= Mark 10:25), it is “easier for a camel to go through the eye of a needle than for someone who is rich to enter the kingdom of God,” emphasizing the need for the rich to divest some of their wealth to the poor. At Matt 25:31-46, the Parable of the Sheep and the Goats shows that those who had helped the disadvantaged materially will be rewarded, while Mark 10: 21 instructs a man to “sell what you own and give the money to the poor.” It is arguable also that Jesus’ actions often point in the direction of facilitating a prosperity to be shared more or less equally. One such case is Jesus’ feeding the five thousand (Lk. 9: 12-17). From a situation of extreme hunger, Jesus enables the crowd to share the fish and bread relatively equally beyond satisfying their needs. God’s “*regal lavishness, his uncalculating generosity*” (Hendriksen, 1978, p. 481; original emphasis) mark this event. A temporary affluence is generated, shared with a rough equality.

One conclusion from these parables and teachings is Jesus advocating that prosperity should be shared more equally than it was by assisting the poor, recognizing that Jesus’ teachings have far wider implications than this. In the Lukan parables, story and texts cited above, Jesus is addressing both His disciples and the wider community, “the crowd,” the Pharisees, “the rich.” It seems a reasonable presumption that Jesus injunctions are addressed to society in general not just to the church. Where Jesus talks about possessions in those sayings, He invariably advocates and extols assistance to the poor that would render a more equal wealth distribution, but not an absolutely equal distribution. As Malina (1987, p. 366) has noted, “Jesus’ injunctions to give one’s goods to

the poor is about redistribution of wealth.” To the extent that Jesus’ teachings are not followed in the economy-wide, the rich seem to be facing dire consequences. Often, Jesus draws a contrast between the present lot of the poor and of the rich, indicating that these fortunes will be reversed in the time of God’s reign, sometimes called the Great Reversal. It is the present poor who will then be provided with abundance, while the rich will go hungry.

An instance of Jesus’ comparison between poor and rich is in Luke’s Sermon on the Plain (Lk. 6:20-21, 24-25), where the poor are blessed, with woes pronounced on the rich. Exegetes agree that the blessing on the poor “is part of the reversal of fortunes that characterizes God’s project” (Ringe, 1995, p. 92). Tiede expresses it that “the future of those who appear to have no future is already assured, and the rest of the world would be advised to discern that this is the way the reign of God works” (1988, p. 141). In similar vein, Craddock points out that “Luke stated as early as the Magnificat (1:46-55) that the arrival of God’s reign will be marked by a complete reversal of fortunes for the rich and the poor, the powerful and the powerless, the full and the empty” (1990, p. 87). Two summaries of all the above are apt. One is Pilgrim’s, “that those who have possessions are encouraged and invited and even warned to share their possessions with the poor and needy” (1981, p. 128). The second is Klay’s, that “Jews and Christians” are “repeatedly commanded” to share “their good fortune with those who are ‘enslaved’ by poverty” (2002, p. 8). The conclusions above recognize that movement can be made toward God’s norms, but will not be achieved in their entirety until the Second Coming, given the fallen nature of humankind (Blomberg 2002, p. 11).

One worry about the representations above might be that they depict a “saving by works” approach rather than a saving by grace alone. In the latter, we are saved not by works but by accepting the gift of Christ’s atonement by believing in Him. Contrarily, particular acts (helping

the poor) might seem to be required for salvation. These two roads to salvation are not mutually exclusive; invariably, they occur together. Zacchaeus accepts Jesus as his savior, one result of which is that Zacchaeus redistributes half of his possessions to the poor. There is mutual interaction between faith and works. To be loved by Jesus requires that one keeps His commands (Jn. 14:15). If one of Jesus' commands is to assist the poor, we should do it, for those "who have my commands and keep them are those who love me" (Jn. 14:21).

From this section, Jesus' teachings on prosperity, its distribution, and its relation to poverty might be summarized in six points below:

1. Prosperity is to be sought, but must be shared equitably—not with absolute equality.
2. Where disparities in prosperity exist, voluntary redistribution by the rich to the poor is called for.
3. Jesus therefore seeks greater equality in the distribution of wealth and income, but not absolute equality.
4. The extent of redistribution from rich to poor is flexible, but must be generous.
5. The form of redistribution is flexible, but should assist to ameliorate the long-term poverty of the poor who have to exercise personal responsibility in pursuing this aim. (This point could be further substantiated by Jesus' upholding the essence of the Mosaic Law).
6. Jesus identifies rich and poor in relation to the society of His time.

IMPLICATIONS OF JESUS' TEACHINGS TODAY— IDENTIFYING MATERIAL DEPRIVATION

While Jesus' teachings are addressed to individuals, the summation of them has a social dimension. A reasonable social inference is that transposing His teachings to the present suggests

that prosperity should be shared more equally, both between and in all countries of the world. That extreme inequalities in the social distribution of wealth and income are contrary to Jesus' teachings has wide Christian acceptance. For instance, Pope Benedict XVI notes with alarm that "the world's wealth is growing in absolute terms, but inequalities are on the increase," "the scandal of glaring inequalities' continues." He is adamant that "economic choices do [should] not cause disparities in wealth to increase in an excessive and morally unacceptable manner" (2009, n. 22, 32). To mitigate this situation requires that inequality, the deprived and the poor be identified. However, equity, equality, wealth, riches, deprivation and poverty are not natural kinds but socially constructed ones, so that various definitions and measures of them can be constructed. Nevertheless, certain tendencies in wealth distribution and inequality seem to be working today against the social directions that flow from Jesus' advocacy.

Bhalla points to "overwhelming evidence that intracountry inequality worsened" between 1960 and 2000 for his 130 country data-set. His income Gini coefficients for 1960, 1980 and 2000 show that intracountry inequality increased within 64 countries, remained constant for 14, and decreased for 52 (Bhalla, 2002, pp. 3, 31, 218-223). If the population of these countries were taken into account, Bhalla's statement would seem valid. The increase in income inequality characterized both underdeveloped and developed economies to reach relatively high levels. Thus for Namibia, Schiller (2008, p. 71) reports a Gini index of 0.743, meaning that 64.5% of income went to the top decile. The U. S. income Gini increased consistently from 1969 to reach 0.469 by 2005 (Wolff, 2009, p. 73; Schiller, 2008, p. 27). Wealth disparity shows an even more extreme maldistribution in the U. S. The Gini for non-home wealth was 0.902 in 2004, up from 0.893 in 1983. Another way of putting this is that in 2004, the richest 20% of households owned 92.5% of nonhome wealth, up from 91.3% in 1983 (Wolff, 2007, p. 11). All these measures are subject to

methodological and data qualifications, but it is likely that intracountry income and wealth inequalities for most countries have increased over the past 40 years to reach relatively high levels, against the advocacy implicit in Jesus' teachings.

From the Biblical expositions earlier, God and Jesus identify material poverty and riches in relation to the existing distribution of property and possessions, or wealth. On this understanding, rich and poor are relative correlative terms in the Bible, and the terms are often used this way today (e.g., Johnson, 1981, p. 3). Lunn, for instance, emphasizes that "wealth needs to be considered in relative and not in absolute terms," and he estimates the size of the U. S. rich at between 5% and 10% of households (2002, pp. 14, 17-20). In the Bible, those who are relatively deprived of material (and/or spiritual, social, political) self-sufficiency are poor. Hoppe points out that in the Bible, "the ownership of land, political influence, and social status all made a person rich, while the poor were those who lacked these," but even so, "the biblical view of the poor... centers on their economic deprivation" (2004, p. 15). In contemporary parlance, economic "*poverty* is necessarily a relative and not an absolute term," but a "relative lack of money or material possessions" (Bolt, 2004, pp. 484, 469; original emphasis). Certainly, rich and poor enjoyed far fewer social and economic benefits in Biblical times than now, and therefore were poorer than now absolutely. Nevertheless, it seems a reasonable inference from God and Jesus' teachings that the poor in the society of the time are to be assisted by greater wealth and income. This lends credence to the notion that the Biblical view of "poverty is a relative social phenomenon," "always defined in the context of a particular society" (Tiemstra, 2004, pp. 70-71).

While the poor are not specified precisely in the Bible, they are nevertheless addressed in general terms. God and Jesus do not fuss about defining the poor or rich, and this seems a perfectly sensible thing to do, for intuitively it is probably possible to identify those who *are* poor or affluent in relation to the society in which they

live. Schneider's common sense approach is that "poverty, in essence, is simply not having enough material means to afford the food, clothing, and shelter to sustain physical life over time." Not having enough can only be defined relative to the standards of the time. Affluence, on the other hand, "is essentially having more than enough for this purpose." So, "on this conceptual understanding, we know poverty and affluence when we see them." Accordingly, "the teachings on wealth and poverty in the Bible... do find their conceptual... way into our own time and its vastly different circumstances" (Schneider, 2002a, p. 76). These observations underline that "any claim to scientific precision, even in the generic specifications of a poverty standard, is pretentious and misplaced" (Schiller, 2008, p. 42). So, while the U. S. currently uses an absolute definition of poverty, in Europe poverty is defined relative to the median income. Relative poverty is identified in relation to the average or median wealth/income of the population rather than to a bundle of goods necessary to support a minimum standard of living (the distinction is discussed further in Wolff, 2009, pp. 95-96, and Schiller, 2008, pp. 36-39). Neither definition can be shown as superior to the other. Numerous problems occur in trying to define poverty and inequality, with reasonable arguments why the indicators might be more or less in size than currently reported in any one country.

God's intentions are that everybody be provided with material sustenance sufficient to enable them to participate in the economic, social and religious life of their community. This vision does not fit well with extreme inequality or with hierarchical forms of control of property. Nor does it comport with the extremely affluent (the rich) enjoying lifestyles and objects vastly greater or superior to the poor or middle strata (as reported, for example, by Frank, 2007), particularly apparent in less developed countries. Numerous examples of extreme disparity exist even in First World countries, that Wilkinson and Pickett (2009) assess as detrimental to the social,

physical and mental health of the countries concerned. For the 23 most developed countries (and the 50 U.S. states), they report close correlations between high inequality, and high rates of mental illness (including drug and alcohol addiction), teenage birth rates, homicide and imprisonment rates, and a range of other social problems. If inequalities today are as extreme as reported, those at the lower end of the distributions may have difficulty in leading fulfilling lives.

Within the First World itself, the idea of having “sufficient goods for their daily needs” (Van Til, 2007, p. 67) has, like poverty, to be defined relative to the society in which people live. As Wolff points out, “today, indoor plumbing, a telephone and electricity are considered basic necessities of life, while in 1900 or so this was certainly not the case” (2009, p. 95). In the U. S., for instance, absolute prosperity has undoubtedly increased for everyone over time. The officially-defined poor in the U. S. today are overwhelmingly richer than their forefathers, and than most people in the Third World. This does not detract from the likelihood that the presently-defined U. S. poor do not have sufficient sustenance to participate fully in the lives of their communities as they are currently constructed. Deprivation manifests itself relatively. It can be accepted that among the officially-defined U. S. poor (perhaps 13% of the population), 80% have air conditioning, 75% own one or more motor vehicles, and 33% have a computer, dishwasher or second car (Wilkinson and Pickett, 2009, p. 25; Schiller, 2008, p. 56; Schneider, 2002a, p. 21). This, nevertheless, does not take away from the likelihood that these poor are still not able to function adequately, especially as over 50% are single-parent female-headed families (Wolff, 2009, p. 104), with 22% of U. S. children reportedly living in poverty (Lindsey, 2009, p 11).

Even in the rich U.S., these officially-defined poor do not have access to sufficient medical or dental assistance, to adequate educational opportunities, to secure adequately-paying jobs, to decent affordable housing and childcare. They miss

utility payments, get behind in their rent, are subject to eviction, experience periodic food deprivation, and suffer from greater psychological insecurity and ill-health than higher income people (Handler and Hasenfeld, 2007, p. 23; Schiller, 2008, p. 48). Poor children do not appear to be looked after adequately (Lindsey, 2009, p. 81). That the poor possess air conditioners etc. does not overcome their disabilities against functioning adequately in their society. Sider calculates that a family of four earning below the 2005 poverty line would be unable to afford dental care, visits to the doctor, household appliances, paid recreation and vacations etc. (2007, p. 24). They are likely to live in sub-standard housing in areas of poor schools and prevalent crime. Relative to the average standard of living in U. S. society as a whole, the poor are multi-disadvantaged. This is the relevant comparison to ascertaining poverty (Gilbert, 2008, p. 209), and it is pertinent also to identifying the officially-defined near-poor, for movement in and out of poverty is fluid, even though the U. S. poverty rate has remained relatively stable since 1969 (Schiller, 2008, p. 50). If 37 million Americans are “officially” poor, another 57 million are officially defined as “near-poor,” living in households with incomes between \$20, 000 and \$40, 000 for a family of four (Edwards, 2007, p. ix). Newman and Chen (2007) describe the parlous existence of nine families in this near-poor group.

IMPLICATIONS OF JESUS’ TEACHINGS TODAY— ADDRESSING MATERIAL DEPRIVATION

Since prosperity is to be enjoyed by all, ways have to be devised to uplift the income/wealth situations of the deprived to facilitate their greater prosperity. How is this assistance to be rendered? The Mosaic Law oriented its assistance toward maintaining employment for the able-bodied poor, although Jesus did not comment directly on this form of aid. A reasonable inference, nonetheless, is that given Jesus’ support for the essence and truth of the Law, an orientation to helping the

poor through jobs with adequate support services still maintains its relevance. Partly this is because (in the U. S.) 52% of officially-defined poor families are not in the workforce or are unemployed (Wolff, 2009, p. 105). Christian-lead job creation for the poor would function more effectively if it included appropriate support services, such as on-the-job training and education. This is because one of the reasons for the wide gap between rich and poor is the poor's lack of educational qualification (human capital). Targeting jobs including educational opportunity may be more effective in tackling poverty than just concentrating on education alone.

Creating jobs for the poor both generates wealth, and shares it more equitably. This is not to advocate the rich becoming "non-affluent" in some form of "non-capitalism" (Schneider, 2002b, p. 23), but it does mean that "the plight of the poor takes priority over the desires of the affluent" (Surdyk, 2002, p. 84). The rich can become less affluent in capitalist society, and direct their surpluses to helping the poor via work and training schemes. These are still insufficient conditions within normative Biblical thought, for both rich and poor require changed attitudes that can only come by striving to live cooperatively with God. Absent this requirement, similar conclusions about advantages of redistribution have been derived by secular thought millennia after the Biblical injunctions. Thus, Wilkinson and Pickett argue that the best way of reducing the ills of poverty, is "reducing inequality... the best way of improving the quality of the social environment, and so the real quality of life" (2009, p. 29).

Unlike this secular conclusion, depending on God in "the biblical tradition assumes that the community of faith ought to take action on behalf of the poor" (Hoppe, 2004, pp. 171, 173). Indeed, communities of faith *have* been able to encourage jobs for the poor. Enough instances occur to suggest that the principle can become more operational. One First World example is the Catholic Church-encouraged, Italian Confcoop Federation of Cooperatives, currently providing

40, 000 jobs. The Spanish Mondragon Cooperative Corporation, started by a Catholic priest, now generates jobs for 50, 000 worker-owners. These instances, and others more modest (like the two highly successful Christian-based U.K. Daily Bread Cooperatives), suggest that Christian modeling can open up job opportunities where they formerly did not exist. This is not to ignore the efforts of conventionally-organized firms, run by Christians, offering preferential employment to the poor, like ServiceMaster. However, churches in the U. S. have taken little interest in "outreach related to employment," with only 1% being so involved, according to the Urban Institute (Spickard, 2007, p. 131). Christian business faculty could help fill the gap here, for job creation avoids the qualms associated with government-mediated tax redistribution.

If job creation for the poor were to become an explored option for U. S. Christian groups, various opportunities arise. One is to assist the poor to start their own businesses, early advocated by Balkin (1989). This is supported by Novak, to construct "a legal and political environment in which they [the poor] have access to credit, and to better education, so that they can create capital" (Schneider, 2002a, p. 218, citing Novak, 1993, p. 164). Novak points out that neighborly assistance via churches etc. following the principle of subsidiarity (that decisions be made at the lowest level by those affected by them) can be effective. For instance, he praises Detroit's Twelfth Street Baptist Church in forming a company, Reach Inc., seeded with \$300, 000 church money, buying up houses inhabited by drug dealers, and forcing the dealers to evacuate. The properties were renovated by local poor people who could then purchase them (1993, p. 166). Rich Christians could make an important contribution to providing funds for these purposes. However, more than funds are required, and Christian business faculty could provide expertise to facilitate the enterprise. In this respect, the notion of the Christian model of entrepreneurship would have a crucial role to play (Goossen, 2004, pp. 49-60).

A variant of Christians helping make jobs for the poor is the Jobs for Life movement, started in 1996, functioning as connectors between churches, the unemployed, and job providers (Spickard, 2007, pp. 131-132), with Good Samaritan Ministries operating similarly. Christian instigators of jobs for the poor would have a particular obligation to ensure that the jobs were secure and adequately paid, for at the moment, the 48% of officially-defined U. S. poor families who do work earn insufficient to raise themselves above poverty levels (Wolff, 2009, p. 105). Making job-creation assets available to the poor is relevant because poor households suffer from asset as well as income poverty, where their access to "wealth-type resources is insufficient to enable the household to meet its basic needs for three months." On this measure, 27% of U. S. households were asset-poor in 2001, barely different from the 1984 rate (Wolff, 2009, p. 120). These households do not have enough spare wealth to direct to entrepreneurial activity.

In light of this situation, faith-based communities could help create jobs for the poor through microfinance encouraging microenterprise. Better known in the Third World, this aims "to cater to the needs of the poor operating on pure market principles." Making small loans enabling the poor to start small businesses has been successful in the Third World, where the rate of default is only between 1 and 3% (Balkenhol, 2007, pp. 4, 5). Microfinance organization in the U. S. did not get underway till the early 90s. Before that, one form of microfinance was (and is) booming in the First World, in the underground, black or informal economy (Williams, 2006). But rates of loan interest within this sector (given the prevalence of loan sharks) are much higher than in the economy-wide, and than MDPs (microenterprise development programs) charge. One challenge MDPs face is to help underground entrepreneurs move into the formal economy, although registration and other bureaucratic requirements hinder this transition.

An early attempt to help the poor into the formal U. S. economy via microenterprise was the (secular) ACCION (using its Latin American experience), started in 1991. According to its Web site and other Web material, ACCION has made small business loans to 18, 500 poor entrepreneurs, averaging \$5, 500 each, with a 7% default rate. A three-year survey of 849 such entrepreneurs showed that their take-home income on average had increased by 38%. These borrowers, and ACCION's estimate of 10 million poor who lack access to small business capital, often do not qualify for government Small Business Administration loans. Accordingly, the trade association of U. S. microenterprise programs, the Association of Enterprise Opportunity, seeks to encourage the growth of non-government and government microfinance, of which diverse programs now exist. Christian enterprises, like Jobs for Life, Good Samaritan Ministries and Opportunity International, seeking help from Christian business faculty, have the potential to diversify into the U.S. microfinance business, particularly as collaborators with existing programs.

Microfinance is not *the* solution to jobs for the poor. As Servon explains, "although microenterprise programs will not remove poverty, neither will any other single program" (1999, p. 76). However, microenterprise is one avenue Christian groups might help do something about. They would also need to explore complementary ways of encouraging work for the poor, such as providing job training, entrepreneurial vision, legal help and child care, and assisting in forming other types of work organization, like partnerships and cooperatives. The challenge is formidable, for current recipients of MDPs often report lack of ongoing support, that Christian enterprises could tackle, even though most MDPs require pre-loan training. Despite these difficulties (and long work hours), a majority of microentrepreneurs prefer self-employment (even to a "good" job), while survival rates for U. S. MDP-encouraged businesses (fewer than 5 employees) may be superior

to small business in general, low as that is (Sherraden et al., 2004, p. 30).

Income generated from microenterprise is usually modest, playing a buffer role, so that recipients mostly have to supplement it with a wage job, public assistance, and/or family income (underlining another protection against poverty in staying married). Nevertheless, most surveyed microenterprise operators report enhanced self-esteem, greater feelings of autonomy, flexibility and empowerment, and reduced dependence on welfare. Their human capital and economic literacy increased. Sherraden et al.'s survey of 86 MDP recipients found that these motivations played a major role in attracting the poor to self-employment, compared with their previous experiences of non-work, low pay, boring tasks, insecurity, and hierarchical control at work (2004, p. 63). Even where people just participated in an MDP training program, but did not ultimately take out a loan to start a business, the positive effects of greater self-esteem etc. enhanced their wage job employability.

Personal growth seems to be an important thread for microenterprise success, for on its own, the MDP loan is usually insufficient to start a business, so that help from family and friends is instrumental. In this matter, Christian organizations could provide another layer of local support, reinforcing the principle of subsidiarity. But they could go further, for Sherraden et al.'s survey also suggested that "the financial, human, and social capital resources of entrepreneurs were insufficient" (2004, p. 87). For instance, entrepreneurs found it difficult to manage the business side of their enterprise, in that "marketing, management, bookkeeping and finances, pricing, and purchasing were especially challenging" (Sherraden et al., 2004, p. 137). Perhaps Christian groups could supplement these services, and even provide secondary loans, rather than having the microentrepreneurs use up their savings and reach their credit card limits, as often happens. Collaboration and forming cooperating consortia (e.g., providing child care and legal advice) are

important in assisting MDP success and generating enhanced local social capital (Servon, 1999, pp. 40, 99, 114, 115). Church groups could play a part here, even if only by patching up gaps in MDPs, but this will help make a greater dent in poverty levels.

In Christian belief, all the poor are to be assisted, even though a principle of moral proximity might be accepted (Schneider, 2002a, pp. 178-182). But God triune's orientation toward helping the poor do not depend on Their making judgements about *why* people are poor. It is not only the "deserving poor" who are to be helped. The poor are to be assisted, irrespective of why they are poor. Laziness, incorrect decisions, poor choices and behaviors are recognized in the Bible as concomitant causes of poverty, but nevertheless these poor are still to be helped. MDPs operate in similar fashion, according to Servon, "they tend to work with individuals as they are, rather than trying to reform them" (1999, p. 11). If it is the distribution of property and possessions that describes poverty in the Bible, was it just adverse personal decisions that determined the invariably adverse distributions so identified? Certainly God was not the cause, for the material prosperity He promised was to be enjoyed by all, He did not plan relative deprivation to occur. Various causes of the maldistribution are presented in the Bible, but the main cause, according to Hoppe, is "the avarice and greed of the wealthy lead them to unjustly deprive some people [the poor] of their essential needs" (2004, p. 171). For Wright, "the primary cause is the exploitation of others by those whose own selfish interests are served by keeping others poor." (2004, p. 170). If Hoppe and Wright's judgements still apply today, and if wealth were distributed more equitably via jobs, MDPs are one avenue by which the poor can be empowered.

CONCLUSION

While God and Jesus intend material prosperity to be the common lot of humankind, it does not follow from Biblical exposition that prosper-

ity *per se* is necessarily a sign of God's blessings. The first glaring example of this situation in the Bible was the case of monarchical Israel. Israel achieved high levels of prosperity but the prophets assailed the rich who exploited and neglected the poor. Maldistribution was extreme and the lot of the poor was dire. Again, the wealth of the rich man in the Parable of the Rich Fool (Lk. 12: 16-21), and of Lazarus and the Rich Man (Lk. 16:19-31) show that wealth does not have to be a sign of righteousness. As Evans puts it, "wealth or poverty in this life is no measure of God's blessing" (1990, p. 248). To some unknown extent, a contemporary example may be the extraordinary level of wealth achieved by the U. S. The enormous increases in prosperity in the U. S. over the last few hundred years have not been distributed equitably. It is difficult to say whether the maldistribution of property in monarchical Israel or in Jesus' time was worse or better than in the U. S. today. If the U. S. distribution is better than ancient Israel's, or better than its own in the past, then God's common grace may well have been at work in achieving this end. Despite gains made, the figures still expose the need for God and Jesus' injunctions toward reducing inequality to be pursued. Pilgrim expresses it for rich Christians that they must relinquish their "abundance for the sake of the poor and work toward greater economic equality in God's world" (1981, p. 170).

Enhanced prosperity with reduced poverty is the aim, which, as Jesus uses the terms, is not consistent with high and increasing inequalities. Since "material, economic poverty is an outrage," and "a perversion of the divine will" (Hoppe, 2004, pp. 171, 172), God and Jesus want all human beings to enjoy prosperity, affluence and abundance. Schneider's expression is that "it is a fundamental biblical theme that material prosperity (rightly understood) is the condition that God envisions for all human beings" (2002a, p. 3). Similarly, for Sider, "the one in whose image we are made creates astounding abundance and variety," and "God purposely created human beings with very little so that they could

imitate and glorify their Creator by producing vast knowledge and wealth" (2007, pp. 64, 65). One aspect of "rightly understood" prosperity is that all people are to enjoy abundance. A way of pursuing this is for the rich to share their wealth with the poor, here argued to be helpfully pursued by creating jobs for the poor, although this not preclude other forms of assistance, such as facilitating educational opportunity. But as Pilgrim points out, "no one rule applies" governing the extent of this sharing (or its form). Instead, Christians are to use their discretion, for "the needs of the poor cry out for help, the exploitation of the rich for condemnation" (1981, p. 168).

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