

# Christianity & The Crash

by Craig Smith

It was easy to miss, so don't feel bad if this one slipped by you. I would have missed it myself if I hadn't cut through the periodicals aisle at Borders last week. Even so, I'm not exactly sure what caught my eye. The cover of the December edition of *The Atlantic* wasn't visually arresting, but the text stopped me in my tracks:

## DID CHRISTIANITY CAUSE THE CRASH? How Preachers Are Spreading a Gospel of Debt

The cover story is built on an intriguing - and disturbing - statistical observation: those parts of the United States with the most mortgage foreclosures over the last few years also happen to be the areas where the prosperity gospel is most deeply entrenched. While the article does not blame the mortgage crisis on Christianity as a whole, or even on the prosperity branch, it does argue that the prosperity gospel “fosters risk-taking and intense material optimism. It pumped air into the housing bubble.”

For those of you who aren't familiar with the term *prosperity gospel*, it refers to a sub-culture within the Christian church that believes God has promised extensive financial blessings to those who place their faith in Him. Preachers of the prosperity gospel typically assume that the physical blessings promised to the nation of Israel for their obedience (bountiful harvests, sovereignty in the land, etc.) are directly applicable to Christians in the form of good health and considerable wealth. One prosperity gospel preacher, quoted extensively in this article, put it this way:

*“It doesn't matter what country you're from, what degree you have, or what money you have in the bank. You don't have to say, 'God, bless my business. Bless my bank account.' The blessings will come! God will take care of you. God will not let you be without a house!”*

The belief that God desires to pour out extensive financial blessings but withholds them from Christians who don't “believe Him for His promises” is central to the prosperity gospel. Mega-church pastor Joel Osteen, also cited in the *Atlantic* article, wrote in a recent book about a man who admired a gorgeous house on a hill in Hawaii but couldn't imagine ever being able to afford such luxury: *“His own thoughts and attitudes were condemning him to mediocrity,”* Osteen wrote, *“or what is known in the gospel as the 'defeated life.'”* Osteen and his wife, on the other hand, are held up as the corrective to this kind of thinking in a subsequent story of how they came to believe that God would provide just such a luxurious home in spite of the fact that their income did not make such a purchase possible (at least at the time they began wanting such a house).

Within the prosperity gospel movement, the bridge from the “defeated life” (i.e. poverty) to the “victorious life” (i.e. wealth) is a step or a “seed” of faith. This is an act by which the believer commits himself/herself to a course which they cannot reasonably expect to

complete with the resources they currently possess. Now, there is something in this idea which has a long-standing and cherished position among God's people. As the writer of Hebrews put it: *By faith Abraham, when called to go to a place he would later receive as his inheritance, obeyed and went, even though he did not know where he was going.* (Heb. 11:8) Abraham had no way of taking possession of the Land that God promised him, yet Abraham left his native land for the place God called him, trusting that God would be faithful. Trusting that God will do what we cannot has always been part of following Him. In the prosperity gospel, however, this faith-seed is often the call to give large amounts to the church even when you don't have the money to pay your bills or to step out on a limb and commit to a car payment or a mortgage your current income cannot support. Such steps of "faith" are a fundamentally different kind of thing than those undertaken by most believers throughout history.

Herein lays the central thrust of the *Atlantic* article: that this kind of teaching on financial leaps of faith has led many to throw prudence to the wind and has contributed to the financial crisis our nation is facing. Rosin's evidence is compelling. Beyond geographical statistics in which the popularity of the prosperity gospel and foreclosure rates appear to coincide alarmingly (e.g. along the Sun Belt and especially in California, Florida and Arizona), there are social demographics to consider: the prosperity gospel is disproportionately well-represented among Latino and African-American churches and these communities have been hardest hit by the rise in home foreclosures.

The article is well done. While I'm personally disturbed by a number of the observations and quotes from Christian leaders, I felt that the author, Hanna Rosin, was careful, fair and balanced in her approach. She clearly indicated that this kind of thinking is not necessarily main-stream Christianity. In fact, she says that, "theologically, the prosperity gospel has always infuriated many mainstream evangelical pastors" and goes on to quote Rick Warren's statement to *Time* magazine:

*"This idea that God wants everybody to be wealthy? There is a word for that: baloney. It's creating a false idol. You don't measure your self-worth by your net-worth. I can show you millions of faithful followers of Christ who live in poverty."*

Rosin also mentions a group of prominent African-American pastors who met in 2005 to denounce the prosperity gospel movement.

However, while Rosin acknowledges that the prosperity gospel is not all, or even most, of American Christianity, she does argue convincingly that it is a significant – and growing – undercurrent. For instance, a recent Pew survey found that 73% of all religious Latinos in the U.S. agreed with the statement "God will grant financial success to all believers who have enough faith." Moreover, three of the nation's 12 largest churches can be categorized as belonging to the prosperity gospel movement, along with 50 of the largest 260 churches in the U.S.

More alarming than the popularity of the prosperity gospel is the way this kind of “Christianity” colors the culture’s perception of Christ. In the article’s conclusion, Rosin had this to say:

*There is the kind of hope that President Obama talks about...steady, uplifting, assured. And there is Garay’s [a prosperity preacher] kind of hope...Garay’s is a faith that, for all its seeming confidence, hints at desperation, at circumstances gone so far wrong that they can only be made right by a sudden, unexpected jackpot.*

*Once, I asked Garay how you would know for certain if God had told you to buy a house, and he answered like a roulette dealer. “Ten Christians will say that God told them to buy a house. In nine of the cases, it will go bad. The 10<sup>th</sup> one is the real Christian.”*

Let me see if I got that right: the real Christian is the one whose financial dealings pan out? So if your financial investments don’t bear fruit not only have you not heard from God but you’re not even a real believer?

For those of us who have listened, cringing, to the teaching of the prosperity gospel, the article in the *Atlantic* is alarming. What was previously only a vexing theological error now seems poised to have a significant cultural backlash against the Christian faith. It is one thing to watch in frustration as preachers mislead their flocks with bad Bible exposition, but it is another thing entirely to stand by while the culture takes such teaching as reason to reject Jesus himself and ridicule his followers. How should we as Christians respond to this issue? Let me suggest three basic principles.

### **1. Look at the Whole Counsel of Scripture Regarding Wealth**

The Bible has a great deal to say about wealth and, as usual, what it says is not simplistic, but rich and nuanced. The idea that God has promised financial blessings to those who have enough faith is simply ignorant. Jesus cared for the poor without ever berating them because their poverty was a consequence of their lack of faith. According to Jesus, what we *do* with our wealth reveals a great deal about us, but he never indicated that having or not having wealth is any kind of spiritual litmus test. In other words, *financial* poverty is no indication of *faith* poverty. In fact, the Bible’s many instructions on caring for the poor assumes a simple but often-ignored truth: there will always (in this world), be poor people in the community of God’s redeemed.

Conversely, the Bible has a great deal to say about the wicked wealthy. This fact is ignored or at least under-emphasized in the prosperity gospel. One follower of the prosperity movement is quoted in the *Atlantic* article as saying someone who is rich “must have been close to God at one point, or at least his family must have been.” Why? Because “the rich are closer to God.” In reality, wealth - or lack thereof - is no indicator of spiritual vitality.

When we carefully consider all that God has to say about wealth, a number of passages come into view which directly challenge the teaching of the prosperity gospel. For instance, whereas the prosperity gospel says that an untenable financial commitment is a tangible demonstration of faith, Jesus said:

*Suppose one of you wants to build a tower. Will he not first sit down and estimate the cost to see if he has enough money to complete it? For if he lays the foundation and is not able to finish it, everyone who sees it will ridicule him, saying, "This fellow began to build and was not able to finish." (Lk. 14:28-30)*

Of course, this passage is most directly applicable only to considering the cost of following Christ, but Jesus clearly assumes that careful consideration of the feasibility of one's commitments is a good thing!

Precisely because the Bible's teaching on wealth is not simplistic, we must carefully consider all that it has to say on the subject before jumping to conclusions about what God has and has not promised concerning our finances. One excellent resource for such a study is Craig Blomberg's book, *Neither Poverty Nor Riches: A Biblical Theology of Possessions*.

## **2. Understand What God Has Really Promised Regarding Physical Blessings**

While it is true that God promised the Israelites earthly blessings for their obedience in the Old Testament, these promises cannot be applied whole-sale to New Testament believers. The Israelites were a group defined both ethnically and geographically and, as such, were recipients of particular kinds of promises that do not necessarily apply to the pan-ethnic, geographically decentralized Church which Jesus brought into being. This is not to say that all promises given to Israel are irrelevant to Christians, but we must carefully study God's Word to discern which promises were for the then-and-there and which are for the here-and-now.

## **3. Beware Dangerous Doctrine (and Be Ready to Point It Out to Others)**

One of the things I find most alarming about the prosperity gospel is how much it sounds like New Age teaching. For instance, one individual quoted in the Atlantic article said "Instead of saying 'I'm poor,' say 'I'm rich.' The word of God will manifest itself in reality." My first reaction to these words was astonishment at how closely they resembled the teaching found in the bestselling book *The Secret* which argues that we create the universe by sending out thoughts which are manifested back as our reality. Even Rosin, who I believe to be non-religious, noted this striking similarity, mirroring my own observation later in the article in reference to the teaching of Joel Osteen.

This kind of teaching seems to invert the God-human relationship, advocating a kind of Human-god hierarchy in which it is our desires that determine what God does. At the very least, this kind of thinking turns God into a cosmic concierge whose only wish is fulfill all of yours.

While it is true that God longs to give us the desires of our hearts, He will do so only when the desires of our hearts are also the desires of His. It is interesting to note what happened when King Solomon was given the opportunity to ask for anything he wanted:

*Give me wisdom and knowledge, that I may lead this people, for who is able to govern this great people of yours?" God said to Solomon, "Since this is your heart's desire and you have not asked for wealth, riches or honor, nor for the death of your enemies, and since you have not asked for a long life but for wisdom and knowledge to govern my people over whom I have made you king, therefore wisdom and knowledge will be given you. And I will also give you wealth, riches and honor, such as no king who was before you ever had and none after you will have." (2Ch. 1:10-12)*

God does at times give wealth, but only when He chooses. There is no magical formula which will compel Him to rain financial blessing into a life and seeking such a formula will dangerously pervert our relationship with the Almighty.

#### **4. Focus On What You Have Rather Than What You Want**

As I have already said, what you *have* doesn't necessarily reveal anything about your faith, but what you *do* with what you have reveals everything about your faith. Ironically, when we find ourselves wishing for more than what we have, we are quite possibly demonstrating the very reason why God may not want to give us more: because we're not the kind of people who will do well with more. Solomon wanted wisdom so that he could govern his people well and this demonstrated that he was the kind of person for whom wealth would only be a means to bless others. When we are stingy or ungenerous with what we have (however little it may seem to be in our own eyes), we are demonstrating that we are not the kind of people who will flourish spiritually under the influence of greater wealth. On the other hand, when we seek to do good and to bless others with whatever we already have, we demonstrate that we are the kind of people who will only do greater good with greater goods.

However, if you think that God will give you great wealth if you start being generous with what you have, you can easily fall right back into the prosperity gospel trap. We must understand that God has not promised that faithfulness will always, or even frequently, result in financial excess. We must do good with what we have simply because that is the right thing to do. If God blesses us with more so that we can do more, great, but if not, we must be content with that as well. If we do good with what we have in hope that God will make us wealthy, then we're not yet the kind of people who would do well with wealth. Ironically, the more that we think about wealth at all - except for

what we already have and what we can do with it now - the more we can be certain that whatever wealth might come our way will not be a divinely ordained windfall.

These are relatively simple principles, but they are crucial, both for our own spiritual health and for the way we interact with our culture. I genuinely believe that being able to explain to people the Bible's true teaching on wealth will become a necessary tool for advancing the cause of Christ in a modern culture which has become skeptical of Christianity because of the prosperity gospel.