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WEALTH AND STEWARDSHIP: KEY BIBLICAL PRINCIPLES

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Americans have a lot of stuff. Our houses are larger than ever and are full of more material goods than most people in past generations would have dreamed of owning. For many, the American Dream still revolves around better, bigger, and more things, including cars, houses, and expensive consumer goods. The average size of a single-family home in the United States has increased from a footprint of 1,650 square feet in 1978 to just below 2,500 square feet in recent years. Many Americans habitually upgrade their smartphones, computers, and home entertainment systems in pursuit of the latest and greatest technologies. We buy, use, upgrade, and dispose. At the other end of the spectrum, there are many who are espousing minimalism. For example, an entire industry and movement surrounding “tiny houses” (around 150 to 200 square feet) is gaining momentum.¹ There are blogs, conferences, and books dedicated to this movement. Others are leaving suburbia and headed out on the open road with their families in pursuit of adventure and a richer family life.²

Biblical Principles Regarding Wealth. What should followers of Jesus make of all of this? What should guide our choices concerning material goods and wealth? Some Christians believe that it is immoral to have an abundance of wealth and possessions, especially when so many people on the planet suffer from extreme poverty. Others believe that if they earn their money, it is their right to do with it as they see fit. In this area of life, it is tempting to try to construct one hard and fast rule for everyone. But rather than taking this sort of approach, we need to understand some key biblical principles of stewardship and apply them to our lives. We need wisdom informed by

Scripture and the counsel of the Holy Spirit as we navigate the issues surrounding the relationship of followers of Christ to their stuff.

What approach to money and things can we glean from the Bible? What are some key biblical principles and insights that can help us as we seek to be good stewards of our material blessings? As a foundational starting point, consider the following words from Jesus in the Sermon on the Mount:

Do not lay up for yourselves treasures on earth, where moth and rust destroy and where thieves break in and steal, but lay up for yourselves treasures in heaven, where neither moth nor rust destroys and where thieves do not break in and steal. For where your treasure is, there your heart will be also...No one can serve two masters, for either he will hate the one and love the other, or he will be devoted to the one and despise the other. You cannot serve God and money. (Matt. 6:19–21, 24 NIV)

There is a sharp contrast here that cuts to the heart of a proper Christian perspective on money and material wealth. We are not to serve it. In fact, it is impossible to serve God and money. When we serve money, when we orient our lives around it and give it pride of place in our hearts, we are no longer serving God. This is sobering to those of us who live, move, and have our being in a consumer-oriented culture. But we are to be countercultural, ordering our lives around God and His kingdom. Wealth and material goods are resources that we should employ for these ends. If our hearts are captured by the allure of things, if we focus on consumption and the accumulation of wealth, then God is crowded out of our hearts, and we fail to live for Him and His kingdom. The first important principle, then, is to set our hearts on God, cultivating devotion to Him rather than money and material goods.

Purpose of Wealth. A primary way that we are to think about money and other material goods is as blessings from God that we are to use in order to meet the needs of our own families (1 Tim. 5:8). Another reason that God blesses individuals with wealth, great or small, is so that those individuals will bless others with it. Our lives are to be marked by generosity. Generous giving is one way to express and cultivate devotion to God rather than money. Paul advises the Corinthians to sow bountifully, to give cheerfully from the heart rather than reluctantly or under compulsion from others (1 Cor. 9:6–15). In fact, one reason we are blessed with whatever job we have is so that we can generously give. In Ephesians 4:28, Paul says that he who steals should stop, and instead exhorts him to “labor, doing honest work with his own hands, so that he may

have something to share with anyone in need.” There are many reasons to work, as followers of Jesus, but one reason is so that we can help those who are in need.

There are two related principles concerning wealth that are also important. We are to refrain from being anxious about our needs for food, drink, and clothing, and instead trust God. We are to focus on seeking His kingdom and His righteousness, rather than on what we need (Matt. 6:31–33). This leads to contentment, which for many people is elusive. The apostle Paul learned to be content whether he was experiencing abundance or was in need (Phil. 4:11–12). In fact, the often-quoted verse—“I can do all things through him who strengthens me” (Phil. 4:13)—is referring to Paul’s secret for finding such contentment. In context, the point is that Christ provides strength that leads to contentment both in poverty and in riches. In poverty, we learn to be content with nothing more than food or clothing (1 Tim. 6:8), and in riches we also need to learn to be content in light of the continual temptation for more. It is not money that is the root of all evil but rather “the *love of money* is a root of all kinds of evils” (1 Tim. 6:10, emphasis added). It has the power to lead many away from the faith. But what about the rich? What does it mean for a rich person to be a good steward? For years, when I read references in Scripture to the rich, I did not think that they applied to me. Rich people were the ones with beach homes, yachts, and large amounts of disposable income. But one day I was challenged to reconsider this. Relative to most people on the planet, I am rich. My family owns a home, two cars, several computers and televisions, and we have access to clean drinking water as well as an overabundance of food. And if we are sick or injured, we simply go to the doctor. When I started thinking of myself as rich, I started reading the Bible in a new and much more challenging manner.

Avoiding Sin. So how are the rich to avoid the love of money? Are they to give it all away and adopt a Christian version of a minimalist lifestyle? Are they to do what Jesus commanded the rich young ruler to do, namely, sell all of their possessions and give the money to the poor (Mark 10:17–27)? For some, this may be the call of God. He may ask us to do exactly that. But it appears that this is not necessarily so for all. Consider Paul’s words in 1 Timothy 6:17–19 (ESV): “As for the rich in this present age, charge them not to be haughty, nor to set their hopes on the uncertainty of riches, but on God, who richly provides us with everything to enjoy. They are to do good, to be rich in good works, to be generous and ready to share, thus storing up treasure for themselves as a good foundation for the future, so that they may take hold of that which is truly life.”

According to this passage, those who are rich should avoid pride, hope in God rather than their possessions, and be generous. In addition to this, they can enjoy the provision of God. This is not a license for unbridled consumerism, but it also leaves room for Christians who have wealth to enjoy the blessings of God. Crucially, they

should think of those blessings as resources for building God's kingdom, and be ready to share them at a moment's notice.

Some argue that Christians should not own large homes in an age of hunger and lack. But Christians need to be sensitive to the Holy Spirit, and open to ways in which they might be led to leverage their resources for the kingdom of God. For example, the church we are a part of does not have a building. Many of our meetings for planning and prayer happen at the large home of one family in the church. They consistently open their home for church functions. Some are called to this form of generosity; others are not. But whatever God's particular call is for us in the area of stewardship and wealth, we are to give not for the sake of recognition by others but for the sake of loving and serving God and his creation (Matt. 6:1–4; Rom. 8:18–25).

Christians should seek God's kingdom and God's righteousness rather than wealth. We should work in part so that we can give. We are to be generous, content, and good stewards of whatever God gives us. In order for these goods to become increasingly real in our lives, we need to cultivate a deep relationship with God so that we are sensitive to the needs around us and the promptings of the Holy Spirit. As we pursue this kind of stewardship, we exemplify the character of Christ Himself and show the world a faith that expresses itself through love (Gal. 5:6). —*Michael W. Austin*

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NOTES

- 1 Lindsay Abrams, "Living Large in 150 Square Feet," Salon.com, June 28, 2014, http://www.salon.com/2014/06/28/living_large_in_150_square_feet_why_the_tiny_house_movement_is_taking_off/; S. D. Kelly, "So Much Stuff, So Little Time," April 22, 2015, ChristandPopCulture.com, <http://christandpopculture.com/so-much-stuff-so-little-time/>.
- 2 For an example of this, see <http://ditchingsuburbia.com/>. When I started thinking of myself as rich, I started reading the Bible in a new and much more challenging manner.