

“Remember the Poor” Are We Doing It Right?

*A Search for the Biblical Pattern
of Helping the Needy*

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Introduction

“Beep . . . beep . . . beep,” the answering machine repeatedly beckons as I enter the church office each week. Through the week I work from my at-home office, so by Sunday morning the machine usually has a number of new messages. And through the years no small percentage of these calls have asked for financial help from people who have no connection to our church. “Hello. This is Sarah Smith, and I’m wondering if you help people with their electric bill.” “Hi, this is Jessica Jones. We are three months behind on our rent and are about to be kicked out of our house. Does your church have a fund that could help us?” Since we live in the fourth poorest county within our state, calls like this are far from uncommon.

Our church is small; and while the hearts of our people are quite generous, our resources are very limited. This dilemma caused by the constant requests against such limited resources prompted me to comb through scripture for guidelines on how to properly serve the Lord and our fellow man in this matter. And in that search I discovered that the things we in the Christian community have felt compelled to do are not all from the Biblical model for helping the poor.

“Remember [to help] the poor,” Paul and his fellow leaders admonish (Galatians 2:10). But this admonition raises two fundamental questions: Who exactly are “the poor,” and in what ways does God expect us to help them? This study will endeavor to address both questions.¹

Identifying the Poor: Understanding the Different Poverty-Types

Who are these poor the Bible refers to? Can we legitimately assume that “poor” (and its kindred terms “needy” and “poverty”) mean the same thing today that it did in Bible times – i.e., would a poor person by today’s standards be thought of as poor in those days when neediness was not determined by an arbitrary line on the income scale?

Consider just a couple of the normal conditions of the poor in that era: The poor had only one set of clothing, and their mode of travel was walking (even for out-of-town trips). Are all or even most of those considered as poor today in such straits? No, it seems that many of them are far from poor when evaluated by Bible standards. The point is that we must realize and accept at the outset of this study that those labeled as poor today and/or those seeking our help may not actually be among those poor which the Bible instructs us to help. And naturally as God’s people we must also realize and accept that it is Bible standards and not contemporary ideology and expectations that determine our responsibilities.

The writings of some contemporary authors² and the practices of many help agencies seem to conceptualize the poor as one homogenous group of individuals (or families) that vary only in degree of need. My examination of scripture, confirmed by personal experience and observations, reveals that this is not the case. Instead, today’s poverty is a collection of separate

distinguishable (albeit, at times overlapping) groups. More specifically, I find poverty to be best understood as four categories differentiated by one's internal choices and the extent of his external circumstances.

Category 1: Those Who are Poor Due to Their Choice

As inconceivable as this may be to many would-be benefactors, some people are quite satisfied living in situations which the world labels as poverty – and they remain there not as victims of their circumstances, but by their own choice. Any help offered to them – even if received – would not be used to improve this situation they prefer. Some remain there by active choice (e.g., choosing to live in the same place or conditions that parents or grandparents did), others by passive choice (e.g., deciding to not put forth the effort they know would improve the present status). Either way, these people simply prefer their below-poverty-line circumstances over pursuing other options that could improve their poverty status.

A number of Bible passages indicate that a level of poverty is not necessarily as bleak as it is oft considered today. Notice especially that the Apostle Paul found contentment in such poverty (Philippians 4:11-12). So living below an arbitrary income level does not mean that a person is not or can not be content in his condition. Even in such poverty he may have found a joy in his circumstances that he does not wish to lose in a trade for “improvements.”

Category 2: Those Who are Poor Due to Their Choices

Note the subtle yet very significant difference between the description of this group and the previous one. In Category 1 (or C1) a person remains in poverty because of a choice – i.e., because he (actively or passively) makes the *direct choice* to stay in that condition. However, in C2 a person may not (and probably does not) like being in his needy condition, but is in that state because of *indirect choices* that he regularly makes. And he may not even realize the relationship between his poverty and those choices. This could be the person who chooses to spend money on vices or other “negative” things such as gambling, alcohol, or cigarettes. Or he may spend money on morally and culturally neutral “extras” like cell phone data packages, satellite TV, or video games and gadgetry. Or he may simply be buying necessities, but spending for more-expensive-than-necessary versions of those items, such as \$100 sneakers, \$50 designer jeans, national name brand grocery items. This person could even be spending on such laudable endeavors as helping others in their poverty – but doing so at the expense of meeting his own or his family’s various needs. Or on the other end of the spectrum, this could also be a lazy person who habitually loses his job simply because of his habitual (passive) choices to not get to work on time.

In short, this poverty-type is composed of people (and possibly their families) who remain in poverty due (at least in large part) to their routine poor choices which decrease available funds that could otherwise be used to improve their economic status.

The poster child for C2 poverty is none other than the Prodigal Son (at least in the early part of his story).³ Due to his excessive and wrongly prioritized spending choices, the Prodigal spent himself into abject poverty. The Bible highlights a number of choices which can cause C2 poverty, including laziness (Proverbs 20:13), a focus on pursuing pleasures or other "empty pursuits" (Proverbs 21:7; 28:19), and being less than diligent in one's labors (Proverbs 10:4; 21:5).

The two poverty-types discussed thus far are characterized by the decisions of those in need. The remaining two categories are marked by circumstances which are beyond the person's (or family's) reasonable control.

Category 3: Those Who are Poor Due to Their Short-Term Circumstances

People in this category have the actual or potential ability to work (at least to some degree), but that ability is in some way temporarily (but not permanently) hindered. This group includes the person who just got laid off due to corporate downsizing – he is still able to work, but has momentarily lost his present opportunity to use those abilities. This category also includes the person who has recently been partially disabled and must learn a new marketable skill; or the person whose employable abilities are now obsolete due to technological advancements and who now needs to develop a more viable skill set. A person might also find himself in C3 poverty by short- or medium-term changes due to a family crisis, such as the necessity of reducing one's work load (with accompanying

reduction in income) in order to care for an injured or ailing family member.

Bible examples of this poverty-type include Ruth after the loss of her husband and during her subsequent move to Bethlehem. The Jerusalem saints (Romans 15: 25ff; 1Corinthians 16:1ff), if suffering from the famine mentioned in Acts 11:27ff, were likely in C3 poverty as well.

Category 4: Those Who are Poor Due to Their Long-Term Inabilities

The needy in this group are also impacted by circumstances beyond their control, but the difference between C3 and C4 poverty is the length (and possibly the intensity) of those circumstances. Here the situation involves a permanent or near-permanent inability which prevents a person from providing himself (and/or his family) with the basic survival needs. This could be the result of such causes as a disabling accident, serious health issues, and even age (i.e., being too old or too young to keep a job).

Bible examples of C4 poverty would include many of the needy that sought help from Jesus and the apostles – the man with a withered hand, the ten lepers, blind Bartimaeus, the lame man at the Gate Beautiful, and others. The oft mentioned “widows and orphans” for the most part belong within this group, as would Lazarus (from Jesus’ story of the Rich Man and Lazarus).

In reviewing the four categories just detailed, we see that the “poor” (in contemporary terminology) are not a single group of

people, but are better understood as being at least four different poverty-types. It seems fair to say that the Bible's concept of poor is in large part synonymous with Category 4 and probably most cases of Category 3 poverty. Biblical poverty is the state where a person is currently unable to provide the basic necessities to sustain his life (and/or his family's lives).

Properly Helping the Poor: A Customized Approach for Each Poverty-Type

Having discussed the differences that characterize the various categories of poverty, we will now consider the proper ways to help each group. We have observed that not all poverty is alike, and not all people are in poverty for the same reasons. It is therefore only reasonable that different approaches must be employed to properly address and overcome these differing factors in order to help each person best deal with his poverty.

Help for Those Who are Poor Due to Their Direct Choice

As discussed in defining C1 poverty, people in this group are here because they want to be, and any material help – even if accepted – will almost assuredly not be used to pull themselves out of their poverty. And in my experience, most in this group do not want such help – they have what they want, and would thank the rest of us to just leave them alone to enjoy the life they have chosen. So, there is no good reason to give material help to those who are living the life they prefer and would not use that help to improve their circumstances.

A person must be responsible for shouldering his own burdens [to the degree that he is able], is the principle of Galatians 6:5 (which will be discussed at length under C3 help, below). If a person feels that his level of poverty is not a burden or does not

work to improve his situation, then arguably others are not required to be more mindful of his situation than he is.

The foolishness of attempting to provide material help to those who are content with their present state (even if it does involve a level of poverty) and who have no desire to change their circumstances should be self-evident. But for anyone who might be hesitant to accept this I share a story told to a tour group I was in back in '92. According to our Israeli guide, his government at some point decided to provide help to some of the poor tent-dwelling Bedouin shepherd families who ranged across the countryside. In a great act of humanitarianism the government built houses for these impoverished people and provided some adjoining land for their sheep. But when checking on the relocated Bedouins some weeks later, government officials were stunned to find that the shepherd families had swapped accommodations with their sheep – the houses were now being used as (very expensive) sheep folds and the shepherds were once again living in their tents re-erected on the grounds outside the houses. Arguably, this huge humanitarian investment to help the poor failed due to one small oversight: The benefactors never considered that the poor really didn't desire their "improvements."

This story exemplifies three common-sense principles:

- Just because a would-be benefactor considers a level of need to be undesirable is no reason to presume the person living in it shares that opinion or has any desire for change.

- A person can not be “aided” or “gifted” out of poverty if he does not first have a genuine heart desire for that change.
- Until a person living in need has a genuine desire and chooses to change his situation, all aid for such change is foreseeably a waste of resources.

Like the Bedouins, sometimes people simply do not want their situation to be "improved" (as defined by others). And to push such "improvements" upon someone is insulting, insensitive, and very likely a total waste of that would-be help.

Help for Those Who are Poor Due to Their Indirect Choices

In C1 poverty the person is in a condition he wants to be in, and therefore there is no problem – and without a problem there is no need for help. But C2 is different, and here a need for help does exist. Yet before appropriate help can be given one must first be certain of the actual problems.

It seems that most people presume “helping the poor” means providing some form of material help (i.e., money, food, clothes, or other things). But in C2 need, such an approach is almost assuredly not what is best for the one in need. By definition these people are in their present situation (at least in large part) as the consequence of their decisions – put bluntly, they are poor because of their poor money handling. That being the case, it seems obvious that the first line of help must *not* be funneling in additional money. Giving more money to

people habitually mishandling money only serves to provide additional opportunity for misuse, and this in turn further engrains the problem instead of helping it. Such an approach fails to identify and address the real issues that cause the need. So, what approach should be used to help those in C2 need?

Instead of providing material aid, the first stage of help should be education (“training,” “correction,” “instruction,” “discipline,” are among the Bible terms that describe this undertaking) and encouragement (“exhortation,” “edification,” “building up”). These should be used to kindly but firmly explore two things: (1) the tie between the person’s bad choices and his level of poverty, and (2) any personal character shortcomings behind those bad choices. Since C2 need often arises from choices that are rooted in unbiblical character traits (e.g., laziness, greed, and prioritizing materialism), education at this stage should include teaching Bible principles that deal with these issues (where applicable).

So, this first-tier help must ultimately bring the needy person to the point of a choice: He must either commit himself to proactively improve his financial habits and any underlying character issues, or he makes a choice to remain in poverty. If he opts for the latter (whether actively, or passively as the default when no decision is made) he thereby migrates from C2 to C1 (i.e., “poor by choice”). And as already discussed, those in that category should be given no material assistance.

If the person does choose to proactively improve his situation, a second tier of assistance should be offered, and as before it should major on encouragement and education. Education

should include coaching (as needed) in the areas of maintaining income levels, spending judiciously, and improving all other financial decisions. Various situation-applicable financial lessons from scripture⁴ should be among the insights emphasized at this point. This coaching should also include a jointly developed strategy to responsibly handle any outstanding indebtedness (Romans 13:8).

Only at this second-tier level should material help be considered, but even here it should be minimal, given only as absolutely necessary.⁵ It is only begun as the person exhibits a proactive commitment to improving his financial habits, and continued only as he maintains that commitment. Additionally, material help should not be given if it will foreseeably promote financial irresponsibility; and once started this help should be discontinued if found to encourage such irresponsibility. With rare exception, the sole purpose of material aid should be to allow the continually committed person just enough help in overcoming his previous mistakes (and their consequences) in order that he can maintain financial responsibility for his present situation.

Help for Those Who are Poor Due to Their Short-Term Circumstances

Various Bible passages outline the help that should be given to people in this group. Interestingly, these passages speak as much about limitations on help as they do on what help should be offered.

The first passage to consider is 1Timothy 5:11-15 where Paul says that a specific example of the short-term needy (the younger-age widow) is not to be put on the long-term care list. By extrapolating the teachings within these verses, we see two noteworthy principles.

A person in a needy but surmountable situation should not be given long-term help, but is rather ultimately responsible to pursue any (acceptable) option that will provide for his own survival needs. Paul said the younger widow should do what she can to be productive and not dependant upon the charity of the church – to use available options to responsibly provide for her own survival needs.

Any “help” which will encourage an unproductive life or sinful habits should be refused or discontinued. Offering long-term help for a short-term need, according to Paul, encourages laziness, being a busybody, and other sinful habits. This should be no surprise since most of us have seen this actually happen when (for example) a government agency failed to observe this principle and the work ethic of those receiving that “help” was undermined. Certainly as people committed to looking out for the best interests of our fellow man, we do not want to be guilty of such injurious practices masquerading as care for the poor.

The next guideline comes from Galatians 6:2, 5 and centers around two different Greek words translated into English as “burden.” According to some lexical sources,⁶ these two words are set in contrast to each other. On the one hand, Paul says that we should bear one another’s burdens (βάρος, *baros*), a

word referring to the atypical hardships in life. This meaning of burden is functionally synonymous with the short-term (C3) circumstances. But on the other hand, Paul notes that each man must bear his own burdens (φορτίον, *phortion*) – i.e., not be dependant upon outside help for his normal and typical hardships of life that he is able to bear himself. These two concepts taken together would mean that when the atypical burdens come along we should be ready to help out one another. But if, as time passes, the atypical gradually becomes the typical, a person should strive to increase his ability to deal with and take responsibility for his long-term loads. Even if the aforementioned lexical sources are not correct and the two words are used “interchangeably” as other lexical aids⁷ suggest, these verses still present this principle: *There is a legitimate need for helping others at times; nevertheless the person being helped is still responsible to do what he can to meet his own needs.*

Other guidelines for helping those in C3 need can be found among the scattered Old Testament harvesting regulations and practices (e.g., Leviticus 19:9-10; 23:22; Ruth 2). Naturally, we are not bound to the letter of the Jewish Law, but it still reveals helpful principles within its underlying wisdom. The following principles for helping the needy have been gleaned from these scriptures.

Those with normal “increase from their labors” should set aside a margin of that increase to make work opportunities for the needy. Landowners addressed in these passages were typically average people who in modern terms had little more than small-acreage gardens. Each harvest these landowners were

required to leave certain remnants of their increase (crops) unharvested so that the poor would have opportunity to work for some of their basic needs by gleaning these remnants. The underlying principle suggests that the modern working person should set aside a margin of his regular “increase” to provide the work-able (C3) needy a chance to earn some of their daily needs.⁸

A person should be expected to provide for himself to the degree that he is bodily able. As just mentioned, when fields were harvested certain portions of the crop were left for the poor. But the poor did not receive that help as a free handout; instead it was available if they would put forth the effort to go to the field and work to glean the crop remnants themselves. Similarly, today any able-bodied person – even if only to some diminished degree following a disability – should be doing all he reasonably can to provide for himself and family (even if that is at a lower pay rate than he earlier earned).

This required sacrificial provision to the poor is limited to the basic needs for survival. Who hasn’t felt the aggravation of being in the grocery store check-out line and discovering the person in front of them is living on government-given welfare, yet eating better than those of us who provide that aid through the taxation of our hard-earned income? Certainly providing the needy (of any category) with such an extravagant level of help is not patterned after the instructions or examples of scripture.

In contrast, the Biblical pattern here describes aiding the poor with only the fundamental needs for surviving – the most basic

forms of food and the material for clothing. No steak or lamb chops here; not even chicken or cold cuts – just basic grain, fruit, vegetables, flax, etc. Of course this did not prevent a landowner from giving more if he felt particularly generous and wanted to do so; but the point is that God-required provision for the poor only mentions the basic subsistence needs. And the genuinely poor – i.e., those whose existence may hang in the balance – will no doubt be grateful for even such minimal help. To expect more than this from a benefactor – whether that benefactor is a person, a church, or even a government agency – is to expect more than God requires.

While setting aside a margin for the work-able (C3) poor seems to be the principle behind the Law-mandated harvest customs, some legitimate concerns and barriers make the implementing of these principles no easy task today. Offering odd jobs to the needy in order to help them make ends meet is a yesteryear application of the gleanings principle. But greed-motivated lawsuits with exorbitant settlements combined with ever-increasing government regulations that supposedly “protect the worker” make it a daunting if not impossible task for the average person to provide a needy person with a small but greatly appreciated short-term income to help through the rough times. Our greed and our demand for governmental involvement has come back to haunt us – and the poor are paying the price.⁹

Help for Those Who are Poor Due to Their Long-Term Inabilities

Long-term inabilities calls for long-term help, and 1Timothy 5:3-10 provides the model for providing that kind of support.¹⁰ The passage outlines clear and almost calloused sounding guidelines that a church (and arguably others) should use as they consider providing long-term assistance to widows – and by extension, others needing similar long-term support. Here are some principles this passage bears out.

Help is reserved for those that are unable to help themselves.

The age threshold given in verse five seems to imply one who can no longer provide for herself. Rephrased, this guideline means that others should not be expected to provide help to those capable of helping themselves – a principle we have already discovered in other passages.

A family should be responsible for taking care of its own, so assistance should be sought there (if possible) before it is sought from the church. One should never approach the church for help without searching for family help first. And the church should not consider giving financial support until it has established that the family is unable or unwilling to take responsibility for that need.

*Help from the system goes to those who are invested in the system.*¹¹ As spelled out in verses 5b and 10, anyone desiring support from the family of God must show a life that has supported that family and continues to be committed to serving God. In fact, verse 5b may imply that even in the state of poverty this person is still continually investing in her

community as she supports them through her continued prayers.

This last principle highlights a current misconception that is particularly vexing to me. It is bothersome because of the skewed idea among non-churched people of what church charity is supposed to be. But far more troubling to me is that such a biblically baseless concept continues to be engrained as our mandate by church practice itself. This skewed perception is, namely, that the church is a holy ATM machine where anyone in financial straits just drives in, “pushes all the right buttons,” and cash is dispensed. Contrary to popular thinking and practice, there is, metaphorically speaking, no sign over the church coffers that reads, “In case of financial emergency break stained glass.” Instead, the local church is a community and a family designed so that we continually invest (relationally and financially) into the family system as we have the ability. Then when there is a legitimate need we receive back from those in whom we have previously invested. I must wonder if our less than biblically patterned practice of constantly giving to those who have not invested themselves in the system has undermined one of the intended draws of the church family life. So people see no need for caring for the cow when we willingly give away the milk for free upon request.

Summary

As stewards of God’s assets, His children – collectively as the local church and individually – should always strive to faithfully follow His patterns in managing those assets. But in economic times such as ours, with requests rising and contributions declining, it is doubly important that we get it right.

With due care to faithfully maintain the intentions of the principles discovered in this study, the following are given as a summary of Biblical guidelines for pursuing our mandate to remember the poor. With such a tool in hand a congregation (or others) can evaluate or design their model for providing help.

1. We must re-examine our understanding of “poor” (poverty, needy) to be sure it conforms to the Bible’s more limited scope of meaning. Unlike most modern concepts which make poverty some vague or relative state, the Bible speaks of it in a more absolute sense of one’s ability to survive. If one’s short-term or long-term survival is not genuinely in jeopardy then the label of poor may be Biblically unwarranted.
2. We must understand that those in poverty (as per contemporary understanding) are not all needy for the same reason, and differing reasons require differing solutions. Contrary to many common congregational, individual and governmental practices, proper help may require something other than throwing money or other material aid at the problem. It instead requires the insight to see and address the root need for the particular person and circumstances.

3. When a person lives in poor circumstances because he chooses to, that choice should be honored. Others should not be financially responsible for his choice, he probably doesn't want the help, and if it is given he would likely not use it for long-term improvement to his state of poverty. In short, no material help should be given to this person.

4. A person should provide for himself (and family, if applicable) to the degree that his capabilities and circumstances allow. (Capabilities include his ability to work (even if limited), to find a better paying job (within situational limitations), to improve his marketability by education, etc.)

5. Those with regular "increase" from their labors should set aside a margin of that increase to help those in legitimate need (within applicable guidelines). Whether that margin should exceed the mandatory government payroll withholdings is a matter one must prayerfully decide in his own heart.

6. The Bible's discussion of helping the poor only mentions the basic provisions necessary for survival. Any help given beyond that is not necessarily disallowed, but must be weighed against all other applicable principles.

7. Before one can legitimately seek outside material help at the expense of others there are some pre-requisites that must be met:

a. There must be a genuine desire within the needy person to proactively address and overcome his poverty..

- b. That desire should be evidenced (i) in pursuing (to the extent of his knowledge and ability) sufficient employment income to meet his (and his family's) needs, (ii) in thrift and proper priority in his spending habits, and (iii) in improving other financial decisions.
8. If outside material help is needed, and especially if the need is for long-term support, it should first be sought among one's own family. Only after establishing that the family is unable or unwilling to help should aid be sought from other sources.
9. If material help (food, clothes, shelter, etc., or the money to obtain them) is requested, that help should be given within the following parameters:
- a. This help should be short-term when the need is due to short-term and/or only partially debilitating circumstances. Long-term help should be reserved for more permanent total/near-total incapacities.
 - b. This help should be stopped when there is reason to believe it will or has (i) encourage(d) laziness or other ungodly habits, or (ii) undermine(d) present or future growth in handling financial responsibilities.
 - c. A person seeking material help from God's people should exhibit (past and present) a God-honoring lifestyle among the people from whom he is seeking help and into whom he has earlier invested (financially and/or relationally).

Following these guidelines will be not easy. I suspect that most churches have long ago abandoned them in favor of an easier and less personally intrusive route which has resulted in serious misconceptions and misuse of church assistance in our day. And for today's churches to continue on that easy road will only further complicate matters and ministries for tomorrow's congregations.

This does not imply that Christians (collectively or individually) can not extend acts of kindness or help beyond what is specifically spelled out here. However, true love for the needy will work within the parameters God has established.

As we attempt to fulfill the Biblical directive to "remember the poor" we must offer that help fully aware of all Biblical parameters in order to serve the poor in ways that are ultimately an asset and not a liability to them. To do otherwise could ironically cause our short-term kind intentions to undermine the long-term benefit of those we supposedly wish to help.

"Remember the poor" – so, how are we doing in following the Biblical pattern? Are we helping? Is that help really help..., or do we find that in practice we have on occasions abandoned our Biblical responsibilities by offering the easy solution that further ensnares the poor instead of freeing them from their poverty?

**Summary Chart of Poverty-Types:
Characteristics and How to Help**

<u>Type</u>	<u>Characteristics</u>	<u>How to Help</u>
C1: Direct Choice	Makes an active or passive choice to live in sub-standard economic conditions	<ul style="list-style-type: none"> • Honor the person's choice to live the way he wishes to live. • No material help should be given (at least until he chooses to proactively improve his economic condition).
C2: Indirect Choices	Makes habitual choices that put unnecessary or disproportionate strain on finances which handicaps the ability to overcome the current state of need (and possibly even initially caused that state of need)	<ol style="list-style-type: none"> 1. Educate the person on the connection between his financial condition, his choices, and (if applicable) any underlying character shortcomings. 2. Proceed only when there is a commitment to proactively address his situation and pursue better practices. 3. Educate and encourage improved spending and other financial issues. 4. Educate and encourage proper handling of any outstanding debt. 5. Any financial help should (i) be minimal, limited to what is necessary to keep him from financial collapse by past mistakes, and (ii) be stopped if it undermines financial responsibility.

Continued....

Summary Chart – continued

<u>Type</u>	<u>Characteristics</u>	<u>How to Help</u>
C3: Short-Term Limitations	Has a potential to provide for oneself, but is currently experiencing a temporary inability to utilize that potential	<ul style="list-style-type: none"> • Material help* may be needed temporarily, but providing the person an opportunity to earn is typically a greater need and thus a higher priority. • Help that will encourage an unproductive life or other sinful behavior should be stopped.
C4: Long-Term Inabilities	Has a long-term inability to provide for oneself	<ul style="list-style-type: none"> • Material help* should come from the needy person's family if possible. • A congregation should provide long-term help (as able) if the needy person has shown a commitment (past and present) to God and to His people.

** The Bible's discussion of helping the poor is limited to the basic provisions necessary for survival.*

Endnotes

¹ This study specifically focuses on presenting Bible guidelines that God’s people can use to evaluate or develop a model for helping the needy. Please note that while I believe these principles would be equally beneficial for other agencies which help the poor (e.g. governmental assistance programs), fully addressing such applications is beyond the scope of this study.

Also note that nothing in this article is intended to question the legitimacy of a person or family receiving the benefits from financial aid programs such as unemployment, Social Security, Medicaid, or other available resources which they have significantly invested into during the course of their working lives, even if these programs do not operate under the principles outlined here.

² For example, see Ruby K. Payne, *A Framework for Understanding Poverty*, 4th rev. ed. (Highlands, TX: Aha! Process, 2005).

³ The Prodigal’s poverty experience actually involved two poverty categories. He grossly misspent his inheritance resulting in C2 poverty, which was later compounded by external C3 circumstances (famine).

⁴ These scriptural principles could include such wisdom as paying financial obligations in timely and responsible manner (i.e., by their “due” date; Romans 13:8), being fair in financial dealings (Proverbs 28:8), being prepared for anticipatable expenses (Proverbs 22:3), understanding that the pursuit of money as a goal in itself will not bring fulfillment (Ecclesiastes 5:10), and even the benefit of diversifying one’s investments (Ecclesiastes 11:2).

⁵ The alternative to this minimalist approach – a financial bail-out (in whole or in significant part) – could be detrimental to the long-term maturity and fiscal health of the person. Taking responsibility for past mistakes teaches much needed self-discipline. Successfully correcting those mistakes gives reason to build self-esteem. And these character qualities mature the person and better equip him to successfully tackle his future financial struggles. Furthermore, the struggle of pulling himself out of his financial quagmire will give incentive to avoid getting into that same problem in the future. In contrast, premature or excessive material help can reduce or remove the discomfort that serves to motivate change, which in turn further cements the poor fiscal habits. The wise man once noted, “A worker’s

appetite works for him; his [hungry] mouth urges him on” (Proverbs 16:26). The principle underlying this sage advice cautions against any premature or excessive material help that would reduce or remove the driving desire (hunger) for an improved situation and the self-motivation that such a desire can engender.

⁶ E.g., Stewart Custer, *A Treasury of New Testament Synonyms* (Greenville, S.C.: Bob Jones University Press, 1975), 2.

⁷ E.g., Colin Brown, ed., *The New International Dictionary of New Testament Theology*, 4 vols., vol. 1 (Grand Rapids: Regency Reference Library, 1986), 260.

⁸ In a practical sense, the modern worker may be fulfilling this pattern (at least in part, if not in whole) through government-mandated payroll deductions that provide for the needy through unemployment benefits, Social Security, etc. Although these systems fail to fully comply with the pattern outlined in scripture and discussed here, they are nevertheless a means by which the employed provide some financial help to the poor. Even so, one should ask himself whether there is a need for additional marginal funds to provide for others that the governmental programs do not help.

⁹ In light of the strain between the Biblical pattern and the practical concerns of our day, could a solution be a cooperative funded by Christian contributors (and others, if they so desired) that would provide various “odd jobs” and smaller tasks by which individuals could earn their basic needs? Contributors could thusly provide Bible-patterned help with reduced fear of lawsuits and could do so without personally dealing with all the government regulations and reporting.

¹⁰ Other passages, e.g. Deuteronomy 26:12 speak in a general sense of providing for this group, but they do not detail the way that aid was given. As such, it offers little to compose working guidelines for helping the poor.

¹¹ While this study focuses on the application of this principle within the realm of Christian help for the poor, its applicability to government and possibly other forms of aid should be immediately evident.

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