

The gospel of easy money

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In case your memory is as poor as mine, back in November Sarah Pulliam Bailey discussed an *Atlantic* profile of Dave Ramsey, a Christian financial advisor who abhors the modern-day trend of buying everything on credit. This was the companion piece to the cover story for the magazine's December issue, and Sarah remarked that a colleague was going to tackle the bigger story. I was that colleague. Whoops.

The article by Hanna Rosin, an ace of evangelical newswriting, teased with a photo of foreclosure and for sale signs hanging from a wooden cross. It asked "Did Christianity Cause the Crash?" and then, in the subhead, explained that preachers have been pushing a gospel of debt.

The latter is certainly true. Some preachers, proponents of the prosperity gospel, folks whose sincerity I am deeply suspicious of, have been preaching such a gospel. But the former doesn't necessarily follow, and in this case the facts simply don't support the connection between the prosperity gospel, Christianity and the economic crash.

As usual, Rosin's reporting is fascinating and well-written and thoughtful and full of theologically perplexing scenes like this one from Joel Osteen's bestselling Christian self-help book, "Your Best Life Now":

Osteen and his wife, Victoria, are walking around their neighborhood in Houston when they pass a beautiful house being built. "Most of the other homes around us were one-story, ranch-style homes that were forty to fifty years old, but this house was a large two-story home, with high ceilings and oversized windows," he writes. "It was a lovely, inspiring place." Victoria desperately wanted a house "just like it," but Joel was worried about how stretched they already were. "Thinking of our bank account and my income at the time, it seemed impossible to me," he writes. But this, of course, is an example of ungodly, negative thinking. With her unwavering faith, Victoria wouldn't let it drop. Soon she convinced Joel and then he, too, started to believe that "God could bring it to pass." There is no explanation of how they came to own such a house — whether Osteen worked hard to grow his ministry or got rich from his TV show or received an inheritance from his father's estate. In this story they are standing in for an average middle-class couple who set their sights on a bigger house and believed, despite all the financial evidence, that God would bestow it upon them, like a gift. And he did.

This transitions right into the meat of the story:

*THEOLOGICALLY, THE PROSPERITY GOSPEL has always infuriated many mainstream evangelical pastors. Rick Warren, whose book *The Purpose Driven Life* outsold Osteen's, told *Time*, "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. Why isn't everyone in the church a millionaire?" In 2005, a group of African American pastors met to denounce prosperity megapreachers for promoting a Jesus who is more like a "cosmic bellhop," as one pastor put it, than the engaged Jesus of the civil-rights era who looked after the poor.*

*More recently, critics have begun to argue that the prosperity gospel, echoed in churches across the country, might have played a part in the economic collapse. In 2008, in the online magazine *Religion Dispatches*, Jonathan Walton, a professor of religious studies at the University of California at Riverside, warned:*

Narratives of how "God blessed me with my first house despite my credit" were common ... Sermons declaring "It's your season of overflow" supplanted messages of economic sobriety and disinterested sacrifice. Yet as folks were testifying about "what God can do," little attention was paid to a predatory subprime-mortgage industry, relaxed credit standards, or the dangers of using one's home equity as an ATM.

In 2004, Walton was researching a book about black televangelists. "I would hear consistent testimonies about how 'once I was renting and now God let me own my own home,' or 'I was afraid of the loan officer, but God directed him to ignore my bad credit and blessed me with my first home,'" he says. "This trope was so common in these churches that I just became immune to it. Only later did I connect it to this disaster."

Infuriated many mainstream ... yeah, like me. But this commentary isn't as fresh as Rosin makes it seem. Preaches have been exploiting the

gospel for their own gain for two millennium — and religion in general even before that. This is a particular problem not necessarily in minorities communities as it is in working-class and previously working-class communities.

Whenever I see a prosperity gospel story, which is often, and certainly in the past few years it has become even more common to see the [gospel of wealth go bad](#), I am reminded of one of the first memorable stories I read as a religion reporter. It was an [investigation by John Blake](#) of the *Atlanta Journal-Constitution* into the peculiar spending habits of Bishop Eddie Long, who said Jesus wasn't poor — this is a common prosperity belief, though I don't know where it comes from — and offered this money quote:

“We’re not just a church, we’re an international corporation,” Long said. “We’re not just a bumbling bunch of preachers who can’t talk and all we’re doing is baptizing babies. I deal with the White House. I deal with Tony Blair. I deal with presidents around this world. I pastor a multimillion-dollar congregation.

“You’ve got to put me on a different scale than the little black preacher sitting over there that’s supposed to be just getting by because the people are suffering.”

Such stories, of course, hinge on colorful characters. Rosin, [for whom I often have high praise](#), did not miss the mark. (She did, however, fall into the same trap reporters often do when dealing with how Christians spend their money and seemed to miss the point of why Christian tithing; she also did a good deal of evangelical stereotyping when referring to Sarah Palin’s “messy family life.”) Rosin opened the article with Fernando Garay, whose reflection can be seen on the first page in the hood of his midnight blue Mercedes-Benz. From 2001 to 2007, while building his church, Garay was a mortgage loan officer; he favors sharing of his rags to riches story from the pulpit.

Garay tried many churches, but they all felt alien and “dead” to him. “That’s not me, sitting quietly and saying ‘Thank you, God.’” Finally he came upon a Pentecostal prosperity church, much like the one he leads now. The church was full of miracles and real emotion, which drew him in, but it also offered practical benefits. The pastor pointed out Bible passages that referred to finances in specific terms, giving him images of wealth he could almost reach out and touch: “Give, and it shall be given to you; good measure, pressed down, and shaken together, and running over” — a passage that’s now often read at Garay’s church during tithing time.

“Then it started happening. It started happening!”

Rosin didn't really question this claim but gave Garay enough rope to hang himself — in no place more poignantly than the closing of the article:

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 10th one is the real Christian.” And the other nine? “For them, there’s always another house.”

Wow. I feel ill.

But the primary premise of the story, or at least the theory that *The Atlantic* wanted readers to think would be proved within its pages, is never really supported. It's possibility is just suggested.

Additionally, this is, indeed, a very old story, even in relation to the roaring oughts, though it predated the [downfall God hath wrought](#). Back in late 2006, *Time* ran a lengthy cover story by the very able David Van Biema that asked newsstand passers-by — four years ago we still had newsstands — “[Does God Want You to Be Rich?](#)” That’s a much less loaded way of teasing the prosperity gospel.

The issue, though, is not as much with what’s in and what’s out of this article. It’s about why anyone thought that headline was apt. As another GetReligionista wisely remarked:

How I wish Michael Kelly were still alive and editing The Atlantic. If he published Hanna Rosin’s decades-late Gray Line tour of prosperity theology, he would not have approved such a moronic headline as “Did Christianity Cause the Crash?” I think that’s on the order of writing about the late Meir Kahane and asking, “Did Judaism Destroy All Hope of Middle East Peace?”

If you’re not familiar with Kahane, [he was a Jewish radical](#) loved by some MOT because of his vision for militant Jewish defense (he founded the [Jewish Defense League](#) and was an influential voice among some Israeli communities) and loathed by other Jews as Kahanazi. In short, he was not a representative of the broader Jewish community and certainly was not a spokesman for Judaism in general. In fact, no one

speaks for all Jews — two Jews, three opinions; one Jew, two synagogues — but the comparison was apt regardless.

As I mentioned, I am no fan of the prosperity gospel. In fact, I regularly rag on it as sort of religiously-lacquered fraud. But I'm not ready to believe that this little-followed gospel — how many adherents are there really? the subhead claims “tens of millions” — caused the crash. Rosin's article just didn't convince me. In fact, there has been some evidence that the prosperity gospel has grown stronger during the recession, which, if Rosin's premise was support, would suggest we were plunging deeper into depression.

But even if it had caused the crash, that still wouldn't warrant blaming Christianity on the whole.

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