

# **The Bankruptcy of the Prosperity Gospel: An Exercise in Biblical and Theological Ethics**

**David W. Jones**

*M.Div. Student  
Southeastern Baptist Theological Seminary  
Wake Forest, NC 27587*

Just over one hundred years ago, the renowned pastor and statesman Charles H. Spurgeon spoke these words to the then-largest congregation in all Christendom:

I believe that it is anti-Christian and unholy for any Christian to live with the object of accumulating wealth. You will say, “Are we not to strive all we can to get all the money we can?” You may do so. I cannot doubt but what, in so doing, you may do service to the cause of God. But what I said was that to live *with the object* of accumulating wealth is anti-Christian.<sup>1</sup>

Over the years, however, the message being preached in some of the largest churches in the world has changed. Due, in part, to the rise of several ungodly philosophies and movements,<sup>2</sup> a new gospel is being taught today. This gospel has been ascribed many names, such as the “name it and claim it” gospel, the “blab it and grab it” gospel, the “health and wealth” gospel, the “word of faith” movement, the “gospel of success,” the “prosperity gospel,” and “positive confession theology.”<sup>3</sup>

No matter what name is used, though, the teaching is the same. Simply put, this egocentric gospel teaches that God wants believers to be materially wealthy. Listen to the words of Robert Tilton, one of the prosperity gospel’s most well-known spokesmen: “I believe that it is the will of God for all to prosper because I see it in the Word [of God], not because it has worked mightily for someone else. I do not put my eyes on men, but on God who gives me the power to get wealth.”<sup>4</sup>

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<sup>1</sup> Tom Carted, ed., *2,200 Quotations from the Writings of Charles H. Spurgeon* (Grand Rapids: Baker Book House, 1988), 216.

<sup>2</sup> While it is impossible to trace the prosperity gospel back to an exact starting point, there are at least three movements from which it draws its ideas. One is the experience-centered Christianity which was birthed in the mind of nineteenth-century theologian Friedrich Schleiermacher and has come to fruition in the form of the twentieth-century Charismatic movement. A second philosophy that gave rise to the prosperity gospel was the “positive thinking” school of Norman Vincent Peale. Indeed, scholar Harvey Cox wrote concerning the prosperity gospel that “it owed much to the ‘positive thinking’ of the late Norman Vincent Peale.” Harvey Cox, *Fire from Heaven* (Reading, MA: Addison-Wesley, 1995), 272. The third modern movement that has influenced the prosperity gospel is simply the “American dream,” or materialism.

<sup>3</sup> For the purpose of this paper, the phrase “prosperity gospel” will be used.

<sup>4</sup> Robert Tilton, *God’s Word about Prosperity* (Dallas, TX: Word of Faith Publications, 1983), 6.

Teachers of the prosperity gospel encourage their followers to pray, and even demand, of God “everything from modes of transportation (cars, vans, trucks, even two-seat planes), [to] homes, furniture, and large bank accounts.”<sup>5</sup> By closely examining the faulty theology and errant biblical interpretation of the teachers of this movement, this study will prove that the prosperity gospel teachings regarding the acquisition and accumulation of wealth are ethically incorrect.

## **The Theology of the Prosperity Gospel**

“Theology is important,” wrote scholar Millard J. Erickson, “because correct doctrinal beliefs are essential to the relationship between the believer and God.”<sup>6</sup> A corollary to this statement is that an incorrect theology will lead to incorrect beliefs about God, His Word, and His dealings with men. The thesis of this paper is that the prosperity gospel is constructed upon a faulty theology. Consequently, many of its doctrines, including the teachings concerning wealth, are erroneous. While it is beyond the scope of this study to examine in detail all of the specific doctrines of prosperity theology, there are four crucial areas of error relating to their teachings on wealth that may be isolated and examined. These areas are the Abrahamic covenant, the Atonement, giving, and faith.

### **Prosperity Theology and the Abrahamic Covenant**

The theological basis of the prosperity gospel is the Abrahamic covenant.<sup>7</sup> While this is good in that prosperity theologians recognize that much of Scripture is the record of the fulfillment of the Abrahamic covenant, it is bad in that they do not maintain an orthodox view of this covenant. Prosperity theologians hold an incorrect view of the inception of the Abrahamic covenant; what is more germane to the present study, however, they hold to an erroneous view concerning the application of the covenant.<sup>8</sup>

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<sup>5</sup> David Pilgrim, “Egoism or Altruism: A Social Psychological Critique of the Prosperity Gospel of Televangelist Robert Tilton,” *Journal of Religious Studies*, 18.1-2 (1992): 3.

<sup>6</sup> Millard J. Erickson, *Christian Theology* (Grand Rapids, MI: Baker Book House, 1985), 28.

<sup>7</sup> This important covenant is mentioned numerous times in the writings of the prosperity teachers, i.e., Gloria Copeland, *God’s Willis Prosperity* (Fort Worth, TX: Kenneth Copeland Publications, 1973), 4-6; Kenneth Copeland, *The Laws of Prosperity* (Fort Worth, TX: Kenneth Copeland Publications, 1974), 51; idem, *Our Covenant with God* (Fort Worth, TX: Kenneth Copeland Publications, 1987), 10; Edward Pousson, *Spreading the Flame* (Grand Rapids, MI: Zondervan, 1992), 158; and Kenneth Copeland, *The Troublemaker* (Fort Worth, TX: Kenneth Copeland Publications, n.d.), 6.

<sup>8</sup> Prosperity teacher Kenneth Copeland articulated his movement’s view of the inception of the Abrahamic covenant best when he wrote that “after Adam’s fall in the Garden, God needed an avenue back into the earth;... since man was the key figure in the Fall, man had to be the key figure in the redemption, so God approached a man named Abram. He reenacted with Abram what Satan had done with Adam. . . . God offered Abram a proposition and Abram bought it.” Kenneth Copeland, *Our Covenant with God*, 10.

Researcher Edward Pousson best stated the prosperity view on the application of the Abrahamic covenant when he wrote, “Christians are Abraham’s spiritual children and heirs to the blessings of faith.... This Abrahamic inheritance is unpacked *primarily in terms of material entitlements.*”<sup>9</sup> In other words, according to the prosperity gospel, the primary purpose of the Abrahamic covenant was for God to bless Abraham materially. Since believers are now “Abraham’s spiritual children,” they consequently have inherited these financial blessings of the covenant.

Prosperity teacher Kenneth Copeland wrote, “Since God’s Covenant has been established and prosperity is a provision of this covenant, you need to realize that prosperity belongs to you now!”<sup>10</sup> Referring to the prosperity theology of Kenneth Hagin, author Harvey Cox wrote, “Through the crucifixion of Christ, Christians have inherited all the promises made to Abraham, and these include both spiritual and *material well-being.*”<sup>11</sup> To support this claim, prosperity teachers such as Copeland and Hagin appeal to Gal. 3:14, which says “that the blessings of Abraham might come upon the Gentiles in Christ Jesus. . . .”<sup>12</sup> While it is not an understatement to say that the problems with this argument are legion, two glaring problems need to be addressed. First, in their appeal to Gal. 3:14, prosperity teachers ignore the second half of the verse, which reads, “That we might receive the promise of the Spirit through faith.”<sup>13</sup> In this verse Paul clearly was reminding the Galatians of the spiritual blessing of salvation, not the material blessing of wealth.

Second, prosperity teachers claim that the conduit through which believers receive Abraham’s blessings is faith. This completely ignores the orthodox understanding that the Abrahamic covenant was an unconditional covenant.<sup>14</sup> That is, the blessings of the Abrahamic covenant were not contingent upon one man’s obedience. Therefore, even if the Abrahamic covenant did apply to Christians, all believers would already be experiencing the material blessings regardless of prosperity theology.

### **Prosperity Theology and the Atonement**

A second cracked pillar upon which prosperity theology stands is that of a faulty view of the Atonement. Theologian Ken Sarles wrote that “the prosperity gospel claims that both physical healing and financial prosperity have been provided for in the Atonement.”<sup>15</sup>

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<sup>9</sup> Pousson, 158.

<sup>10</sup> Kenneth Copeland, *The Laws of Prosperity*, 51.

<sup>11</sup> Cox, 271.

<sup>12</sup> Gal. 3:14a (NKJV).

<sup>13</sup> Gal. 3:14b (NKJV).

<sup>14</sup> That the Abrahamic covenant is an unconditional covenant can be demonstrated by four facts. First, the covenant ceremony in Genesis 15 was unilateral. In fact, Abraham was asleep. Second, no conditions are stated in the covenant. Third, in the restatement of the covenant in Gen. 17:7,13, and 19, the covenant is called “everlasting.” Finally, the covenant was confirmed despite Abraham’s continued disobedience and lack of faith.

<sup>15</sup> Ken L. Sarles, “A Theological Evaluation of the Prosperity Gospel,” *Bibliotheca Sacra* 143 (Oct.-Dec. 1986): 339.

This seems to be an accurate observation in light of teacher Kenneth Copeland's comment that "the basic principle of the Christian life is to know that God put our sin, sickness, disease, sorrow, grief, *and poverty* on Jesus at Calvary."<sup>16</sup> This misunderstanding of the Atonement stems from two errors that proponents of the prosperity gospel make.

First, many who hold to prosperity theology have a fundamental misconception of the life of Christ. For example, teacher John Avanzini proclaimed that "Jesus had a nice house, a big house,"<sup>17</sup> "Jesus was handling big money,"<sup>18</sup> and He even "wore designer clothes."<sup>19</sup> It is easy to see how such a warped view of the life of Christ could lead to an equally warped misconception of the death of Christ.

A second error of prosperity theology, which also leads to a faulty view of the Atonement, is the misinterpretation of 2 Cor. 8:9. Without exception, this is the verse to which prosperity teachers appeal in order to support their view of the Atonement. The verse reads, "For you know the grace of our Lord Jesus Christ, that though He was rich, yet for your sakes He became poor, that you through His poverty might become rich."<sup>20</sup> This problem with this interpretation is, of course, that in this verse Paul was in no way teaching that Christ died on the cross for the purpose of increasing anyone's net worth materially. In fact, Paul was actually teaching the exact opposite principle.

Contextually, it is clear that Paul was teaching the Corinthians that since Christ accomplished so much for them through the Atonement, then how much more ought they empty themselves of their riches in service of the Savior. This is why just five short verses later Paul would urge the Corinthians to give their wealth away to their needy brothers, writing "that now at this time your abundance may supply their lack."<sup>21</sup> Commentator Philip E. Hughes wrote of 2 Cor. 8:9, "The logic implicit in the statement of this great truth is too obvious for anyone to miss it."<sup>22</sup> Apparently, however, the champions of the prosperity gospel have indeed missed it.

### **Prosperity Theology and Giving**

One of the most striking characteristics of the prosperity theologians is their seeming fixation with the act of giving. Students of the prosperity gospel are urged to give generously and are confronted with such pious statements as, "True prosperity is the

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<sup>16</sup> Kenneth Copeland, *The Troublemaker*, 6.

<sup>17</sup> John Avanzini, "Believer's Voice of Victory," program on TBN, 20 January 1991. Quoted in Hank Hanegraaff, *Christianity in Crisis* (Eugene, OR: Harvest House, 1993), 381.

<sup>18</sup> Idem, "Praise the Lord," program on TBN, 15 September 1988. Quoted in Hanegraaff, 381.

<sup>19</sup> Avanzini, "Believer's Voice of Victory."

<sup>20</sup> 2 Cor. 8:9 (NKJV).

<sup>21</sup> 2 Cor. 8:14 (NKJV).

<sup>22</sup> Philip E. Hughes, *The Second Epistle to the Corinthians*, New International Commentary on the New Testament (Grand Rapids, MI: Eerdmans Publishers, 1962), 300.

ability to use God's power to meet the needs of mankind in any realm of life,"<sup>23</sup> and, "We have been called to finance the gospel to the world."<sup>24</sup> While at face value these statements do indeed appear to be praiseworthy, a closer examination of the theology behind them reveals that the prosperity gospel's emphasis on giving is built on anything but philanthropic motives. The driving force behind this emphasis on giving is what teacher Robert Tilton referred to as the "Law of Compensation."<sup>25</sup> According to this law, which is supposedly based on Mark 10:30,<sup>26</sup> Christians need to give generously to others because when they do, God gives back more in return. This, in turn, leads to a cycle of ever-increasing prosperity.

As Gloria Copeland put it, "Give \$10 and receive \$1,000; give \$1,000 and receive \$100,000;... in short, Mark 10:30 is a very good deal."<sup>27</sup> It is evident, then, that the prosperity gospel's doctrine of giving is built upon faulty motives. Whereas Jesus taught His disciples to "give, hoping for nothing in return,"<sup>28</sup> prosperity theologians teach their disciples to give because they will get a great return. One cannot help but agree with author Edward Pousson's observation that the stewardship of "the prosperity message is in captivity to the American dream."<sup>29</sup>

### **Prosperity Theology and Faith**

A final area of prosperity theology that merits investigation is that of the doctrine of faith. Whereas orthodox Christianity understands faith to be "trust in the person of Jesus Christ, the truth of His teaching, and the redemptive work He accomplished at Calvary,"<sup>30</sup> prosperity teachers espouse quite a different doctrine. In his book, *The Laws of Prosperity*, Kenneth Copeland wrote that "faith is a spiritual force, a spiritual energy, a spiritual power. It is this force of faith which makes the laws of the spirit world function. . . . There are certain laws governing prosperity revealed in God's Word. Faith causes them to function."<sup>31</sup> This is obviously a faulty, if not heretical, understanding of faith. Later in the same book Copeland wrote that "if you make up your mind . . . that you are

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<sup>23</sup> Kenneth Copeland, *The Laws of Prosperity*, 26.

<sup>24</sup> Gloria Copeland, *God's Will Is Prosperity*, 45.

<sup>25</sup> Theologian Ken Sarles rightly noted that "the Law of Compensation [is] the bedrock of the prosperity movement." Sarles, 349.

<sup>26</sup> In Mark 10:29-30, Jesus stated, "Assuredly, I say to you, there is no one who has left house or brothers or sister or father or mother or wife or children or lands, for My sake and the gospel's who shall not receive a hundredfold now in this time—houses and brothers and sisters and mothers and children and lands, with persecutions—and in the age to come, eternal life" (NKJV). Other verses that the "Law of Compensation" is based upon include Eccl. 11:1, 2 Cor. 9:6, and Gal. 6:7.

<sup>27</sup> Gloria Copeland, 54.

<sup>28</sup> Luke 10:35 (NKJV).

<sup>29</sup> Pousson, 159.

<sup>30</sup> J. D. Douglas, and Merrill C. Tenny, eds., *The New International Dictionary of the Bible* (Grand Rapids: Zondervan Publishing, 1987), s.v. "faith."

<sup>31</sup> Kenneth Copeland, *The Laws of Prosperity*, 19.

willing to live in divine prosperity and abundance, . . . divine prosperity will come to pass in your life. You have exercised your faith.”<sup>32</sup> According to prosperity theology, faith is not a theocentric act of the will, or simply trust in God; rather it is an anthropocentric spiritual force, directed at God. Indeed, any theology that views faith solely as a means to material gain rather than the acceptance of heavenly justification must be judged as faulty and inadequate.

## **The Biblical Interpretation of the Prosperity Gospel**

As has already been demonstrated in this paper, the hermeneutics of the prosperity movement leaves much to be desired. Author Ken Sarles wrote of the prosperity teachers that their “method of interpreting the biblical text is highly subjective and arbitrary. Bible verses are quoted in abundance without attention to grammatical indicators, semantic nuances, or literary and historical context. The result is a set of ideas and principles based on distortion of textual meaning.”<sup>33</sup> Indeed, a survey of the volumes of literature produced by the prosperity teachers yields numerous examples of such misinterpretations. As was the case in the theological study of this movement, an analysis of all such examples of misinterpreted texts would fall beyond the scope of this study. However, it is possible to choose one verse as an example and to examine both the prosperity gospel and orthodox interpretations of the text.

A suitable verse for this study is 3 John 2.<sup>34</sup> In this verse, the Apostle John wrote, “Beloved, I pray that you may prosper in all things and be in health, just as your soul prospers.”<sup>35</sup> This verse is interpreted by prosperity teachers to mean that God wants all believers to “prosper in all things.” Furthermore, their interpretation of this verse makes clear their claim that material prosperity is inseparably linked to spiritual growth. Oral Roberts, regarded by many to be the father of the prosperity gospel movement, claimed at the beginning of his ministry, during a time of search for direction, that God miraculously led him to 3 John 2, which he understood as a revelation of the prosperity gospel.<sup>36</sup>

Another faith teacher who has built his ministry around this faulty interpretation of 3 John 2 is Kenneth Copeland. Author Kenneth Kantzer noted that “Copeland

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<sup>32</sup> Ibid.,41.

<sup>33</sup> Sarles, 337.

<sup>34</sup> Sarles says that this is an “often quoted verse” in the prosperity movement. Sarles, 338. Hanegraaff wrote that 3 John 2 was a “classic example” of prosperity misinterpretation. Hanegraaff, 223. Gordon Fee called 3 John 2 “the basic Scripture text of the cult of prosperity.” Gordon Fee, “The ‘Gospel’ of Prosperity,” *Reformation Today* 82 (Nov.-Dec. 1984): 40. Bruce Barron wrote that 3 John 2 was “the ‘Old Faithful’ of prosperity proof texts.” Bruce Barron, *The Health and Wealth Gospel* (Downers Grove, IL: Inter Varsity Press, 1987), 91.

<sup>35</sup> 3 John 2 (NKJV).

<sup>36</sup> For a full account of Roberts’ miraculous revelation concerning 3 John 2, see Barron, 62.

misinterprets this [verse] as a universal promise,”<sup>37</sup> and writer Bruce Barron remarked that “the Copelands use these words so often that they appear to be the key verse of their ministry.”<sup>38</sup> A careful study of 3 John 2, however, reveals that this verse is not a *carte blanche* approval of prosperity gospel teachings.

Those who use 3 John 2 to support the prosperity gospel are committing two crucial errors, the first contextual and the second grammatical. First, con-textually, one is wise to note that John’s purpose in writing 3 John 2 was not to teach doctrine; it was simply to open his letter with a greeting. This is not to say that doctrine cannot be derived from a nondoctrinal passage, for all Scripture is profitable for doctrine, but it is to say that one must be sensitive to the original author’s intent. Therefore, the claim that 3 John 2 teaches the doctrine of prosperity ought to be regarded as suspect at best. Second, one is wise to note the meaning of the word “prosperity” as it occurs in this verse. The term translated “prosperity” is a form of the Greek word **eujodovw**. This word, which is used only four times in Scripture, does not mean to prosper in the sense of “gaining material possessions,” but rather means “to grant a prosperous expedition and expeditious journey,” or “to lead by a direct and easy way.”<sup>39</sup> The wording of modern translations such as the New International Version even reflect this nuance of the word.<sup>40</sup> Therefore it is evident that teachers who understand 3 John 2 to teach prosperity theology are misinterpreting the text.

## Conclusion

Through this study of the theology and the biblical interpretation of the prosperity gospel, one may discern five clear reasons why this movement’s teachings concerning wealth are incorrect:

1. The prosperity gospel is built upon a faulty understanding of the Abrahamic covenant.
2. The prosperity gospel is built upon a faulty understanding of the Atonement.
3. The prosperity gospel is based upon a faulty understanding of the biblical teachings on giving.
4. The prosperity gospel is based upon a faulty understanding of the biblical teachings on faith.
5. The prosperity gospel, in general, has been constructed upon faulty biblical interpretation.

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<sup>37</sup> Kenneth S. Kantzer, “The Cut-Rate Grace of a Health and Wealth Gospel,” *Christianity Today*, vol. 29, June 1985, 14.

<sup>38</sup> Barron, 91.

<sup>39</sup> Joseph Henry Thayer, *The New Thayer’s Greek-English Lexicon of the New Testament* (Peabody, MA: Hendrickson, 1981), s.v., “eii086w.”

<sup>40</sup> “Dear Friend, I pray that you may enjoy good health and that all may go well with you, even as your soul is getting along well” (3 John 2, NIV).

Aside from these five specific theological and biblical arguments against the prosperity gospel, and without even considering the practical implications of this movement,<sup>41</sup> there is perhaps one general, summary reason why the prosperity gospel is a wayward gospel: its faulty view of the relationship between God and man. Simply put, if the prosperity gospel is correct, grace becomes obsolete, God becomes irrelevant, and man is the measure of all things. Whether it is the Abrahamic covenant, the Atonement, giving, faith, or the biblical interpretation of any given verse, the prosperity teacher seeks to turn the relationship between God and man into a financial *quid pro quo* transaction. As scholar James R. Goff noted, God is “reduced to a kind of ‘cosmic bellhop’ attending to the needs and desires of his creation.”<sup>42</sup> This is a wholly inadequate and unbiblical view of the relationship between God and man and the stewardship of wealth.

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<sup>41</sup> There are numerous practical implications that arise from the prosperity gospel view on wealth. While it would take a lengthy treatise to explore and explain them all, three are important enough to be considered here. First, the prosperity gospel incorrectly implies that poverty is a sin. Teacher Robert Tilton even said that “being poor is a sin.” Robert Tilton, “Success in Life,” program on TBN, 27 December 1990, quoted in Hanegraaff, 186. Likewise, Kenneth Copeland wrote that “poverty is under the curse of the Law.” Copeland, *Laws of Success*, 51. Second, the prosperity gospel “appeals to the poor and the sick to put more faith in the ultimate fulfillment of their desires than in the Word of God.” Sarles, 343. Third, when the prosperity gospel does cause positive changes in a believer’s life, the prosperity teacher gets most of the credit, and when the believer does not experience prosperity, the blame is usually left upon that individual. For example, Robert Tilton offered several reasons why some believers did not experience blessings: “Individuals lacked faith, refused to follow his directions, and criticized Tilton’s ministry.” Pilgrim, 7.

<sup>42</sup> James R. Goff, Jr., “The Faith That Claims,” *Christianity Today*, vol. 34, February 1990, 21.



While I had been exposed to the prosperity gospel earlier in life, it was not until I began seminary that I thought seriously about it. I began to serve in local churches during my time as a student, and I was amazed to find so many people under my care consuming prosperity gospel material via different forms of media. Moreover, many people seemed to view their relationship with God as a quid pro quo transaction. He was treated as a celestial sugar daddy who existed to make them healthy, wealthy, and happy on account of service rendered. [1] David W. Jones, "The Bankruptcy of the Prosperity Gospel: An Exercise in Biblical and Theological Ethics," *Faith and Mission* 16, no. 1 (Fall 1998): 79-87. By: David W. Jones. *The Bankruptcy of the Prosperity Gospel: An Exercise in Biblical and Theological Ethics* Related Media Just over one hundred years ago, the renowned pastor and statesman Charles H. Spurgeon spoke these words to the then-largest congregation in all Christendom: I believe that it is anti-Christian and unholy for any Christian to live with the object of accumulating wealth. You will say, "Are we not to strive all we can to get all the money we can?" You may do so. I cannot doubt but what, in so doing, you may do service to the cause of God. But what I said was that to live with the object of accumulation In *The Bankruptcy of the Prosperity Gospel: An Exercise in Biblical and Theological Ethics* Jones provides four reasons why the movements teaching are incorrect. A faulty understanding of the Abrahamic covenant, the Atonement, giving, and faith are the strongest proofs for the movements error, errors which emanate from faulty theology and biblical interpretation.<sup>13</sup> In regard to their faulty understanding of the Abrahamic covenant, Jones claims that the prosperity teachers wrongly apply the blessings of the covenant in material instead of spiritual terms.