

Money Matters (2): Timeless Insights From the Book of Proverbs

Proverbs on Poverty: What Makes People Poor?

In our previous study, we saw that wealth is the fruit of wisdom. But the reverse is also true: folly results in poverty. “This is especially clear,” writes Tremper Longman, “in the contrast drawn between those who work hard and those who are lazy. In Proverbs, laziness is seen as the epitome of foolish behavior” (p. 122). A good example of this is Proverbs 10:4; *“Lazy hands make a man poor, but diligent hands bring wealth.”*

There are, however, other kinds of folly that Proverbs cites as reasons for poverty. It’s also important to note that *not* all poverty is the result of foolish behavior. Sometimes, people are poor because of circumstances beyond their control. Hence Proverbs makes a distinction between “the fool” and “the poor.” The foolish are rebuked, but the poor are a special concern of the Lord: *“Whoever oppresses a poor man insults his Maker, but he who is generous to the needy honors Him”* (14:31).

As it does with wealth, the book of Proverbs offers a realistic look at the reasons for poverty. At the same time, it warns us of the folly that leads to poverty, and it challenges us to help those who are poor through no fault of their own.

I. Foolish Behavior Leads to Poverty: Five Examples of Folly

A. Laziness. One of the most unforgettable characters in the Bible is “the sluggard.” He’s referred to over a dozen times, but only in Proverbs (6:6, 9; 10:26; 13:4; 15:19; 19:24; 20:4; 21:25; 22:13; 24:30; 26:13, 14, 15, 16). As we shall see, sluggards are allergic to work. The very thought of it exhausts them. They rarely start a project, and when they do, they never finish it. Their lifetime motto is *mañana* (never do today what can be done tomorrow). The sluggard takes center stage in three sections of Proverbs:

1. Proverbs 6:6-11: *“Go to the ant, you sluggard; consider its ways and be wise! It has no commander, no overseer or ruler, yet it stores its provisions in summer and gathers its food at harvest. How long will you lie there, you sluggard? When will you get up from your sleep? A little sleep, a little slumber, a little folding of the hands to rest – and poverty will come on you like a bandit and scarcity like an armed man.”*

2. Proverbs 24:30-34: *“I went past the field of a sluggard, past the vineyard of the man who lacks judgment; thorns had come up everywhere, the ground was covered with weeds, and the stone wall was in ruins. I applied my heart to what I observed and learned a lesson from what I saw: A little sleep, a little slumber, a little folding of the hands to rest – and poverty will come on you like a bandit and scarcity like an armed man.”*

3. Proverbs 26:13-16: *“The sluggard says, ‘There is a lion in the road, a fierce lion roaming the streets!’ (‘I can’t go to work today because I might get hit by a truck’). As a door turns on its hinges, so a sluggard turns on his bed” (He’s always moving but never going anywhere.) “The sluggard buries his hand in the dish; he is too lazy to bring it back to his mouth.” (What he starts, he never finishes.) “The sluggard is wiser in his own eyes than seven men who answer discreetly.” (He deludes himself into thinking that he knows more than the wisest of the wise.)*

B. Empty Talk Instead of Hard, Honest Work (14:23): *“All hard work brings a profit, but mere talk leads only to poverty.”* The word “only” highlights the significance of this principle. Those who say they are planning to work, but never do, are on a one-way pathway to the poorhouse!

C. Assuming Responsibility for Another’s Debt (6:1-5): *“My son, if you have put up security for your neighbor, if you have struck hands in pledge for another (similar to a handshake), if you have been trapped by what you said, ensnared by the words of your mouth, then do this, my son, to free yourself, since you have fallen into your neighbor’s hands: Go and humble yourself; press your plea with your neighbor! Allow no sleep to your eyes, no slumber to your eyelids. Free yourself, like a gazelle from the hand of the hunter, like a bird from the snare of the fowler.”*

By accepting responsibility for someone else’s debt, we allow him or her to take control of our life. If they default on their loan, their creditors will come after us. *“Do not be a man who strikes hands in pledge or who puts up security for debts; if you lack the means to pay, your very bed will be snatched from under you” (22:26-27).* A similar warning is sounded in Proverbs 11:15; *“He who puts up security for another will surely suffer, but whoever refuses to strike hands in pledge is safe.”* According to Proverbs, the wise avoid “co-signing” someone else’s loan – at all costs!

D. Self-Indulgent Pleasure and Worthless Pursuits. Three Proverbs serve as a warning against this kind of folly:

1. Proverbs 21:17: *“Whoever loves pleasure will be a poor man; he who loves wine and oil will never be rich.”* There is nothing wrong with enjoying the finer things of life; but an unbridled or uncontrolled love of those things is very costly. People who try to live above their means often bring upon themselves financial ruin.

2. Proverbs 23:19-21: *“Listen, my son, and be wise, and keep your heart on the right path. Do not join those who drink too much wine or gorge themselves on meat, for drunkards and gluttons become poor, and drowsiness clothes them in rags.”* Both drunkards and gluttons epitomize self-indulgence. Both squander money to support their addictive appetites, and in time, both become destitute. That’s the reason to steer clear of those who are recklessly wasteful with money. It leads to poverty.

3. Proverbs 28:19: *“Whoever works his land will have plenty of bread, but he who follows worthless pursuits will have plenty of poverty”* (ESV, Cf. 12:11). Given the immediate context, *“worthless pursuits”* are ventures that lead to ill-gotten gain, such as bribery (v. 21), miserliness (v. 22), deception by flattery (v. 23), and worst of all, robbing one’s father and mother (v. 24). Sooner or later, all such “get-rich-quick-schemes” lead to poverty, if not in this world then in the world to come.

E. Ignoring Corrective Discipline: *“He who ignores discipline comes to poverty and shame, but whoever heeds correction is honored”* (13:18). Here, a much deeper problem comes into view; rejecting the instruction that will correct these faults (laziness, empty talk, misguided generosity, self-indulgent pleasure and worthless ventures.) Ironically, those who resist the discipline offered in Proverbs are “disciplined” by poverty and disgrace.

II. Poverty is the Result of Circumstances Beyond One’s Control. There are two realistic problems that Proverbs recognize about the poor:

1. Injustice and Oppression: *“A poor man’s field may produce abundant food, but injustice sweeps it away”* (13:23). This proverb assumes the poor work hard and collect plenty of food. But then someone or something unjustly sweeps it all away. Perhaps a thief steals all the produce, or a government official confiscates the man’s goods. No matter what the injustice might be; the point is clear. This kind of poverty is not the result of poor working habits or foolish behavior. It’s because of adverse circumstances beyond our control.

2. Indifference: *“The righteous care about justice for the poor, but the wicked have no such concern”* (29:7). In Proverbs, this is a litmus test for being righteous or wicked. The

wicked are *apathetic* about the rights of the poor. (“That’s not my problem.”) The righteous are *sympathetic*. “Thus, the wise stand with the poor, unlike the world” (Waltke, p. 290). How? By being gracious and generous; “*He who is kind to the poor lends to the LORD, and He will reward him for what he has done*” (19:17).

When we give our money to help the poor, we are giving a “loan” to the Lord. In return, the Lord, who made the poor (22:2), assumes their indebtedness. He repays the “lender” in full, with interest! “*A generous man will prosper; he who refreshes others will himself be refreshed*” (11:25). Once again, Proverbs is not reluctant to teach about the rewards of generosity. The more we learn to “*fear the Lord*” the more wisdom we gain. The more wisdom we gain, the more generous we become. The more generous we are, the more blessing we receive!

There’s a story I often tell that illustrates this principle. Years ago, when our church was looking for a lawn care service, I saw Roger Leon’s truck in our neighborhood. When I approached him and explained our situation, he told me that he was a Christian and he would be glad to take care of us. For about the next ten years he faithfully took care of our lawn service and snow removal, until the day he could no longer work. He’s now with the Lord, in “*a better country, a heavenly one*” (Hebrews 11:16).

During one of our many conversations, he told me that his truck hadn’t passed inspection. The tires were badly worn. He asked me to pray that he’d find the money to cover this unexpected expense before he had to go back for reinspection. Several weeks later, he showed up with the new tires that he’d found at a “great price.” Then he told me how that happened.

A number of years earlier he was in a coffee shop. It was a cold, rainy morning, and he saw a man who was trying to warm his hands by holding a hot cup of coffee. The man was shivering because he wasn’t wearing a jacket. So, Roger walked over to him and offered to give him the one that he was wearing. The man was reluctant to take it until Roger told him he had another one in the truck. The man took the coat, and they each went their separate ways.

Years later, after that failed inspection, Roger dropped in at a place that was selling used tires. He found a set of four that were the right size and looked fairly new. When he asked what they would cost, the man told him, “Nothing.” Roger was really taken back, until the man and said, “You don’t remember me, do you? I was in a coffee shop years

ago. I didn't even have a coat to wear on a cold, rainy morning. You gave me yours. The least I can do is give you these four tires."

For me, Roger will always be remembered as someone who was truly merciful to those in need. He loved to give to others, expecting nothing in return, but in the end, he was even more blessed. He modeled the wisdom of Proverbs: "*He who is kind to the poor lends to the Lord, and he will reward him for what he has done*" (19:17). That's the model we should all want to follow!