

## WHERE ARE ALL THE WEALTHY CHRISTIANS?

Quite recently, I was confronted with a rather startling revelation. This revelation was such a surprise to me that after months of reflection I am still not sure how to process it. The dismaying aspect is that this problem is not new but rather has been with us from the beginning of Christendom. I have just never recognized it before, much less tried to sort out its ramifications. Once I became aware of this situation, I mentally went back through the plethora of wealthy Christians I have met and worked with over the years and I was genuinely shocked to see a consistent pattern among them.

Here was my revelation. The overwhelming majority of wealthy Christians are only marginally involved in their local churches beyond simply attending services (which may or may not even be all that consistent). Now, since I know so many wealthy Christians and have a very close personal relationship with many of them, I can say that it cannot be concluded that they are only marginally committed Christians and their lack of involvement is due to an anemic spiritual life. In fact, I would assert that just the opposite is true. They are serious, committed, in love with Jesus and living like real believers.

So, how can this be? How is it that we find the overwhelming majority of wealthy Christians routinely disenfranchised from the local church? How is it that these “movers and shakers,” these “make it happen” people, these “empire builders” who have a heart for God have somehow found themselves to be a marginalized group in the church? Why are these natural born leaders not leading in the church?

The reasons for this disenfranchisement of the wealthy, it seems to me, are much easier to identify than it is to find effective ways to correct this huge void. This article is unquestionably a work in progress. Since our e-newsletter mailing list includes wealthy families, ministers/pastors of local churches, heads of para-church ministries, and professional advisors to the wealthy, I hope this article will launch an intentional dialogue to both identify the possible causes for the disenfranchisement of wealthy Christians from the local church as well as what can be done to draw them into the life of the church.

Here are the four areas that I have identified as being causes of disenfranchisement.

### **Cause #1: The senior pastor can feel threatened by wealthy parishioners.**

There is no doubt that wealth, power and influence can be very threatening to a pastor. Pastors generally are concerned with getting too close to anyone in their church and their wealthiest members might be even more dangerous. If they mess up this relationship they could lose way more than they might gain from it. It is also very hard for most pastors to relate to someone with substantial wealth.

I have also noticed that pastors generally do not distinguish between the spiritual aspects and the business aspects of their ministry. And as a minister myself who received a Master of Divinity degree, I can tell you that the number of classes I had to take in seminary concerning business, finance and management were zero. I did have over 10 classes on theology and over 15 classes on various sections of the Bible.

So, a pastor's training is very one sided. He is generally well equipped to handle the biblical and spiritual aspects of the ministry and rather ill equipped to handle the business aspects of ministry. But, instead of attempting to surround himself with people who are experts in operating a business and managing people, they almost intentionally exclude them from it. The only two conclusions I can draw is that either they don't want to lose control of that part of their ministry, or they are afraid if an expert sees what they are doing, they will be criticized or worse. It is one thing for a senior pastor to turn over these matters to an associate pastor who answers directly to him. It is an entirely different thing to turn these areas over to an equal who actually may be vastly more qualified to lead in these areas.

### **Cause #2: The current leadership is suspicious**

The leadership (Elders, board of trustees, etc.), which is a subset of the entire congregation, often seem afraid that if an affluent member were to become part of the board they would try to take over and run things and start pushing for changes that would disrupt the status quo of the church. This often causes the current leadership team to distance themselves from the affluent believers.

There is also a general attitude among all Christians (leaders do not seem to be an exception) that if you are rich, you must have done something dishonest to have gotten rich. And so the rich are viewed with caution.

The fact is that the wealthy do know how to grow things. They know how to think outside the box. They are not afraid to take calculated risks. And they will make things happen, when others will be afraid to try. Instead of seeing these qualities as an invaluable resource to the church, the leadership often sees them as something to be avoided. And so, both subtly and even openly, the rich are passed over for leadership roles.

The leadership also often has a mindset that this is a church and not a business and we don't want to run the church like a business. And in some areas that is definitely true. But in other areas, a church could learn volumes from the business world in operational efficiency and financial management. There is part of the church that needs to be run like a business and who better to help lead in that than a successful Christian businessman?

### **Cause #3: The general congregation is intimidated**

Obviously, believers possessing great wealth are always going to be a small minority in any church. It may even be in some cases that they are the only affluent member in the entire congregation. So, right from the start they are singled out by the congregation as being different because they are rich. And one fact that is not up for discussion is that common people are intimidated by wealthy people. Even though my entire ministry is devoted to working with wealthy Christian families, I still on occasion find myself a little intimidated when I know I am going to be meeting someone who is mega wealthy. My definition of mega wealthy and yours may be different, but the internal reaction is still the same.

So, "rich" Christians find it very difficult to develop close intimate relationships with common people. Not because the affluent believer has a problem with the common believer, but because the common believer has a problem with the affluent believer. This negative bias I call "wealthism", and it has a number of manifestations

all of which are destructive in common people being able to forge meaningful and intimate relationships with wealthy Christians.

#### **Cause #4: The church's covert, if not its overt, teaching on wealth is usually faulty**

The evangelical church in general has a very unhealthy attitude about wealth. It conveys in hundreds of very subtle ways that there is something wrong with a Christian who has wealth. How often is the verse, "money is the root of all kinds of evil" misquoted this way? We know that it says the "love of money," but the common believer just assumes that to have amassed such a fortune, you must have loved money way more than you loved God (which is a categorically false assumption). Then we hear sermons on the rich young ruler and when he had to choose between wealth and eternal life he was unwilling to give up his wealth. So, we are taught, we are to love God more than money. And since these rich people still have their wealth, they must be like the rich young ruler who would not give all of his wealth away and seriously follow Jesus. We have developed the attitude that poverty and piety go together, and wealth and materialism go together. So, poor is good and rich is bad. So the rich get the message, "I should feel guilty because I am wealthy" from the congregation – and even occasionally from their pulpit.

Of course, the other extreme of this "wealth is bad" attitude is the TV and radio evangelists who proclaim that God wants every believer to be healthy and wealthy. And it is the right of every believer to be wealthy and all that they need to do is "name it and claim it." It is not my intention to debunk this erroneous theology, but I do want to say that it is biblically flawed at its core and leads to its own set of practical difficulties.

#### **Conclusion**

These are four causes I have been able to identify that individually or collectively contribute to the alienation and separation of wealthy Christians from the local church. I want to say in closing that what troubles me most about the disenfranchising of wealthy Christians from the local church is that so many of these disenfranchised families are deeply committed Christians and have found other ways outside of the church to have a positive impact on our culture and the Kingdom of God. I am blessed and inspired by their faith and their commitment to be godly men and women in the midst of a patiently sinful and corrupt world.

I have seen the impact their lives have had over the years and I grieve that so little of what they have to offer the Kingdom gets utilized by their own, local congregations. It is a massive loss for these churches and I would suggest it is time for the church to address this failure and find a way to effectively engage some of their most gifted and effective members to lead and build their churches.

On this subject, I am certain I don't have all the answers. I am not sure I even know all the questions. The causes I have mentioned certainly may not be the only ones that contribute to the marginalization of the wealthy in the church. But hopefully it will stimulate enough reaction to get the discussion started. I invite your comments and feedback on what I hope will be an ongoing dialogue.

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## **ABOUT THE AUTHOR — E. G. “JAY” LINK**

E. G. “Jay” Link has a unique combination of being an ordained minister with a Master Divinity degree in Biblical Theology and a professional Stewardship planning coach who for over 40 years has been working with very affluent Christian families to enable them to optimize their Kingdom impact with all that the Lord has entrusted to them to manage. After retiring from his personal practice, he then served for five years as Director of Taylor University’s Stewardship Planning Ministry, which he launched for them. Most recently, Jay founded the Stewardship Resource Group to serve Christian ministries, colleges, and churches to better minister to their highest capacity families. He has written six books, hundreds of articles and has provided extensive training curriculum for hundreds of professional financial and legal advisors in how to provide stewardship planning services for their clients.