

Ephesians: What's God Saying to You? What are You Going to Do About It?

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I. Introduction

We have to face many issues in life, some of them are giant, like who's going to take care of us in our old age? Where will we get the money and health insurance to live on once we hit 65? Often, we think about these issues apart from God, i.e., the moment we think about a problem, there's already a solution in the air. That is, the solution is what everybody's already thinking about, the ideas they got from society at large. So it is with retirement, we don't have to think about it; society has already given us a solution: Social Security and Medicare. These ideas sound great, like they're exactly what we need. Are they? Where do such ideas come from? God tells us to question them, to trace their origin before we accept them.

II. Ephesians: What is God Saying to You and What are You Going to Do About It?

None of what follows is meant to imply that it's a sin to be a Republican or Democrat (or any other political party). In American politics there are primarily two political parties: Democrats and Republicans and there are stereotypes that go along with each: Democrats care about the poor; Republicans only care about the rich. Democrats are open-minded and compassionate while Republicans are heartless racists. Why do we believe such stereotypes; who's giving us this information? I used to be a diehard Republican; I faithfully followed the conservative right including listening to Rush Limbaugh five days a week (sometimes six when his show aired on Saturdays). Then a friend challenged my political views and I began to ask, "What does God say about this?" instead of "I wonder what Rush thinks?" This took me down a very convicting path. Now, before I accept a political view I first verify that it's also God's. In Ephesians 4:14 God warns against taking someone else's opinion over His. He doesn't want us to fall prey to man's philosophy on politics or anything else (2 Corinthians 10:5). When we first covered this passage, I asked if Social Security was biblical. If we evaluated this issue based on Scripture and not our political ideology, what would we think?

There are several issues involved when evaluating Social Security: personal responsibility, community responsibility, taxes, the Government's role in society, debt, Socialism, Capitalism, private property rights, wealth and the wealthy, charity, the poor, etc. Each one of these deserves an in depth study but for our purposes we're going to see how each of them relate to Social Security so that we can get a proper biblical understanding of the subject.

What is Social Security? The program began in 1935 during the Great Depression; it was to be a safety net for the elderly. Back then life expectancy was 60 but you couldn't collect benefits until you were 65 years of age, so many who paid into it didn't live long enough to collect. Today life expectancy is 79 so people collect for 10, 20 years or more. When Social Security began the ratio between worker and retiree was 159 to 1, i.e., for every person collecting benefits, 159 were paying into it. Now the ratio is 2.8 to 1 and dropping.¹ Because of this and the fact that people take out more, some far more, than they put in, Social Security is going broke.²

¹ <https://www.prageru.com/video/social-security-wont-give-you-security/>

² <https://www.politifact.com/article/2013/feb/01/medicare-and-social-security-what-you-paid-what-you/>

In 2019 Social Security collected \$914.3 billion and spent \$1.04 trillion. Medicare (added in 1965) collected \$277.6 billion and spent \$650.9 billion. Combined it's a deficit of \$501 billion or half a trillion dollars.³

Understanding what Social Security is reveals how it relates to the issues mentioned above: who should be responsible for our retirement and health insurance, we or society? Is society obligated to help the poor with their retirement and health insurance? Should we pay taxes that go to causes which aren't biblical? Should the government be a retirement and health insurance provider? Is it OK to pass on massive debt to future generations? Is there anything wrong with socialistic programs like Social Security and Medicare or does God favor a more capitalistic view? What do property rights have to do with Social Security, Medicare and such entitlement programs? What's God's view of wealth and the wealthy: should the wealthy pay their fair share and have their wealth redistributed to other people?

The connection between all these issues and programs like Social Security and Medicare is in the reality of what these programs are and do: we may've paid into Social Security and Medicare, but someone else is also paying for our retirement and health insurance. We're saddling current and future generations with massive debt. The government takes our money (our private property) and gives it to someone else (current retirees). Some people get way more than they put in, placing their responsibility on others. Others get way less than they put in (those who died early when it began and died early thereafter), thus, their money (private property) goes to someone else instead of their heirs. It gives people a false sense of security regarding their retirement, which fools them into not planning properly for their retirement (the average person who relies solely on Social Security will live just above the poverty line; over 50% of unretired baby boomers have no other plan but Social Security⁴).

Who's responsible for our retirement and health insurance? God places the responsibility for our welfare on us, our families, and our church, but not the government. God clearly says that we are responsible to care for ourselves (2 Thessalonians 3:6-12) including in our retirement (Proverbs 27:23-27). And if an elderly person needs help in their old age, the responsibility falls first on their family (Exodus 20:12 [cf. Matthew 15:4-6]; 1 Timothy 5:4-8, 16), then on their church (Acts 6:1-6; 1 Timothy 5:3, 9-10; James 1:27). In order for the government to take on this responsibility it would have to violate property rights, which God severely condemns (Exodus 20:15; 1 Kings 21:1-19; 22:38).

Is society responsible to help the poor with their retirement and health insurance? First, God cares about the poor and He wants them taken care of, which is why He keeps telling His children to help the orphan, widow, and poor (Leviticus 19:9-10; Deuteronomy 15:7-11; Psalm 68:5; Matthew 25:35-36; Acts 4:35; 6:1-6; 11:28-30; 20:35; Galatians 2:10; Ephesians 4:28; James 1:27). Second, helping the poor was to be done voluntarily, out of charity not coercion. Yes, in the Mosaic Law God mandated that His people Israel help the poor, but there was no specific consequence spelled out as with some of His other commands if they failed to do so. And when we get to the New Testament, God tells the Church to care for the poor but He doesn't demand it. Instead, He wants it done voluntarily out of a cheerful heart (2 Corinthians 8-9). Third, there is a place in God's Law where He didn't ask but demanded that Israel take care of the poor. In fact, He told them to create a welfare program for them; that's what the third tithe was for (Deuteronomy 14:28-29).

³ <https://usafacts.org/state-of-the-union/budget/> not to mention Medicaid and other entitlement programs totaling over \$795 billion (over ¾ of a trillion dollars).

⁴ <https://www.prageru.com/video/social-security-wont-give-you-security/>

So based on this principle a government could legitimately and biblically create a welfare program for its citizens. However, that program should actually help the poor and not create dependency and laziness, thus violating other godly principles like “if anyone will not work, neither shall he eat” (2 Thessalonians 3:10).

America’s current welfare program began in 1965 with the Johnson administration; it was known as the “war on poverty.” Since its creation it has spent over \$20 Trillion. How effective was this program? Not very, 50 years later the poverty rate dropped only 1.2%: in 1966 it was 14.7% and in 2016 it was 13.5%.⁵ And not only did this program not reduce the poverty rate by any significant amount, it actually created generations of poor people because of the dependency and laziness it created. Today the government spends about \$1 trillion a year on approximately 126 separate anti-poverty programs. The Cato Institute did a study on welfare which showed just how it creates dependency: the benefits a family could get varied from \$16,984 in Mississippi to \$49,175 in Hawaii. And these benefits are not taxed, so in many welfare states you’d have to earn more than this just to come out even. Taking taxes into account, in 33 states an individual would get more welfare than if they worked full-time at a minimum wage job. In 13 states a mother with two children would get more from welfare than if she worked at a \$15.00 per hour job. In the 8 most generous states she would get more from welfare than if she worked at a \$25.00 per hour job. Why deal with the hassle of getting up, getting ready, driving to work, and dealing with co-workers or a boss when not working will pay you just as much? But don’t you have to work or be looking for work in order to get these benefits? Not exactly: in 2009 the work requirements of the 1996 Welfare Reform Bill were greatly reduced. Nationwide, fewer than 45% of welfare recipients participated in what are called “work activities,” which include going to college, job training, and looking for work. All this keeps people trapped in poverty instead of it being temporary assistance that helps you get out of poverty.⁶

III. Conclusion

But we command you, brethren, in the name of our Lord Jesus Christ, that you withdraw from every brother who walks disorderly and not according to the tradition which he received from us. For you yourselves know how you ought to follow us, for we were not disorderly among you; nor did we eat anyone's bread free of charge, but worked with labor and toil night and day, that we might not be a burden to any of you, not because we do not have authority, but to make ourselves an example of how you should follow us. For even when we were with you, we commanded you this: If anyone will not work, neither shall he eat. For we hear that there are some who walk among you in a disorderly manner, not working at all, but are busybodies. Now those who are such we command and exhort through our Lord Jesus Christ that they work in quietness and eat their own bread.

⁵ <https://www.prageru.com/video/there-is-only-one-way-out-of-poverty/>

⁶ <https://www.prageru.com/video/the-war-on-work/>