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Gospels of Prosperity and Simplicity.

Assessing Variation in the Protestant Moral Economy

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Abstract

The article analyses religious discourse on economic practice in three different strands of American Protestantism. It examines the distinct ways in which instructions on economic behavior are derived from a common reference point – the Bible – and assesses the resulting and considerable variation in economic norms, as stated in rules, texts, and cultural materials. The analysis compares instructions out of three communities between the 1970s and 2010s that represent different facets of conservative Protestant religiosity in the United States: (1) the Amish community and its specific economic ethic of simplicity in the *Ordnung*, derived from Anabaptist principles; (2) mainstream Evangelicalism’s discursive and literary genre of guidebooks dealing with economic wealth; and (3) neo-Pentecostalism’s focus on the Prosperity Gospel, as exemplified by the teachings of Joel Osteen, senior pastor of America’s largest megachurch. Distancing itself from the religious economy approach, the article taps into Mark Granovetter and Richard Swedberg’s work in New Economic Sociology. Applying the concepts of “moral economy” as well as “social embeddedness,” it examines how the three groups’ discursive instructions conceive of what is morally appropriate economic action given their respective relational, structural, and temporal embeddedness. Methodically, we work with institutional analysis, discourse analysis, and content analysis. We argue that theological interpretations of biblical Scripture are socially embedded in each group’s specific context – distinct forms of social interaction, power dynamics, and histories – and that contextual specifics must necessarily be taken into account to better understand the high diversity of instructions on economic decision-making, even within American Protestantism itself.

Key words

Religion; economy; USA; moral economy; Protestantism

Introduction

How have different strands within American Protestantism discussed and discursively regulated the accumulation of prosperity since the late twentieth century? The senior pastor of the neo-Pentecostal Lakewood Church in Houston, Texas, currently the largest megachurch in the United States, advocates a steady increase of wealth: Joel Osteen encourages his adherents to take economic risks and strive for material gains as signs of divine election. Mainstream Evangelical literature on wealth management, on the other hand, stresses the important social role of financial wealth. Popular authors such as Rick Warren and Howard Dayton do not outrightly reject seeking prosperity as a Christian virtue. They do, however, point to the function of money in building relationships within the believers' community and with Jesus. In stark contrast, the Amish *Ordnung* stresses the overwhelmingly negative features of prosperity. Church members are strictly urged to refrain from individual profit-maximization in their economic doings, and to abstain from acquiring unnecessary "worldly" possessions that would steer the believer away from the Amish-Anabaptist faith. The discourse in all three Protestant currents, the neo-Pentecostal Lakewood church, mainstream Evangelicals, and the Amish, refers to biblical Scripture as a common denominator to legitimate attitudes towards wealth, property, and profits. What, then, is the reason for this striking variation within the Protestant "moral economy" (Granovetter 2017: 27), as stated in rules, texts, and cultural materials?

Starting from this observation, we seek to show how leading Protestant voices in the United States give instructions on economic decision-making based on their most authoritative text: the Bible. But how do they differ in interpreting Scripture to develop such instructions? As we will demonstrate in this paper, a variety of 'discursive Protestant economies' exist despite their common reference point, which suggests that discourse on economic practice is

necessarily embedded in religious communities' specific social contexts. The social dimension of economic decision-making, we argue, is crucial.

Historically, religion has frequently been a major factor in the way people manage economic action, i.e. the production, distribution, and consumption of goods, services, and resources. However, secularization theorists argue that since the nineteenth century, the impact of religion on economics has lost much of its former importance due to wider processes of secularization in modernizing societies (Bruce 2013, Pollack 2011, Weber 1978 [1922]). In standard economics theory as well as in the historical literature, questions of whether and how religious ethics influence economic choices in modern capitalism have been widely ignored or rejected (Fraser 2014; McCloskey 2010: 140; Becker and Woessmann 2009). Moreover, the vibrant economics of religion debate primarily focuses on the questions of how economic logics shape religion (Stievermann et al. 2015) or how the religious field can be analyzed using economic theories (Iannaccone/Bose 2011; Finke/Stark 2006). These focal points neglect the other direction in the intersystemic relationship, i.e. how religious values shape economic decision-making (Lutz 2018: 722). In the study of religions, authors interested in economic questions have typically concentrated on how the logics of the economic field spill into the religious sphere, investigating how economic approaches and philosophies take root among religious organizations, in congregations, and within individuals (e.g. Porterfield et al. 2017; Gauthier/Martikainen 2013).

In contrast, economic sociologists such as Mark Granovetter suggest that economic action must be understood as inherently social action that is *embedded* in social relationships and informed by actors' moral values, including religious beliefs (Granovetter 2017; Granovetter/Swedberg 2011). Drawing on this literature, we suggest that religion continues to

shape economic development in modern societies by informing individual values and institution-building. We seek to demonstrate this by taking a closer look at religiously informed economic instructions in the three above-mentioned empirical examples within American Protestantism. Taking Granovetter's approach as a starting point and extending it by a focus on discourse, we understand embedded social action – in our context, discursive economic instructions that result from biblical hermeneutics – as action inherently shaped by the specific relational, structural, and temporal characteristics that define a given religious community. “Relational embeddedness” (Granovetter 2017: 17 f.) refers to dyadic and aggregated forms of social interaction; “structural embeddedness” (18 f.) denotes hierarchies that have evolved and the kinds of information available; and “temporal embeddedness” (19 f.) pertains to a community's historical development. Which guidelines for economic action a religious community draws from the Bible, we argue, and how it does so, is directly dependent on all of these factors.

We do not, however, intend to return to the traditional Weberian perspective by focusing on an elective affinity between a Protestant Ethic and the evolution of modern capitalism (on this, see also Becker and Woessmann 2009: 581–582). We rather aim to assess the strikingly high variety within Protestantism regarding discourse on the accumulation of wealth and its use for investments by emphasizing the embeddedness of religiously informed economic instructions in specific contexts. It is important to underline that we do not draw from a highly theorized concept of ‘discourse’ but are interested in rules and instructions on economic activity as they become apparent in written and spoken texts, which is our definition of ‘discourse’ in this paper (see also Keller 2005, Stuckrad 2013).

Granovetter's concept of economic action as socially embedded points to the constructed character of norms and institutions that influence discourse on economic decision-making. The way leaders interpret the Bible and derive instructions on economic action is informed by intersections with other social fields, be they political, social, cultural, or religious – and in this way is inevitably subject to historical change. In our analysis, we focus on the religious belief systems' impact on framing guidelines for economic action. Drawing on the literature about “moral economies” (Granovetter 2017: 45–54; Sayer 2010; Zak 2008), we ask what Amish, mainstream Evangelicals, and neo-Pentecostals discursively consider as *appropriate* economic action. We argue that the discourse regarding what is appropriate differs vastly due to its social embeddedness. Thus, focusing on the differences between these groups – and, by extension, considering the differences between other groups within American Protestantism that might be compared – is crucial in order to grasp how broad variations in “the” Protestant moral economy in fact are.

To uncover the range of discourse on economic action found in American Protestantism, we compare three case studies. We have selected three examples that advocate, respectively, a simple, a moderate, and an outspokenly profit-oriented approach in providing instructions on economic action; this ensures maximum contrast in our comparison.

Methodologically, we use three different approaches in the analyses due to the distinct empirical sources used for each case. The first section, on discourse within the Old Order Amish, utilizes an institutional approach in looking at church regulations governing Amish economic life. The empirical basis is the *Ordnung* as a discursive representation of the Amish institutional setting. The second case, on discourse among mainstream Evangelical authors, applies sociological discourse analysis to its empirical material, which are financial

guidebooks. The third case, on a neo-Pentecostal version of the Prosperity Gospel, applies qualitative content analysis to Osteen’s bestselling book “Your Best Life Now” (2004); one of numerous and structurally similar motivational essays on financial success and prosperity on Osteen’s website; and a typical Sunday sermon on demanding “God’s abundance”. In this way, we look at the discursive hermeneutics of biblical interpretation in each group and show how the process of biblical exegesis is relationally, structurally, and temporally embedded in distinct ways.

The period of empirical examination starts in the 1970s as the focal decade of what has been labelled the conservative “aftershock” (Putnam and Campbell 2012: 100–120) to the countercultural “earthquake” of the Long Sixties (Putnam and Campbell 2012: 91–100). It is characterized by the rise and ensuing prominence of conservative American Evangelicalism and the growing market integration of Amish-owned businesses in the United States. By analyzing these groups’ historical as well as contemporary development, we show that scriptural interpretation has remained important to evolving economic discourses, albeit to different degrees. Religion’s impact on economic discourse is not a historical artifact but continues to matter in contemporary religious currents and economies.

Comparative Analysis

1. Of Worldly Pride and Godly Humility: Amish Simplicity as Strict Regulation

For several decades, the Amish¹ have occupied a central place in the American imagination of a simple or “plain”, conservative, and inherently religious lifestyle (Weaver-Zercher

¹ The Amish are not a coherent group; each individual congregation has substantial autonomy. Moreover, the Amish are divided in several larger factions, such as Beachy

2001). Yet, the Amish have also been engaged in various kinds of economic activity, in many cases quite successfully. Recent research has shown how many Amish, particularly in the densely populated areas in Pennsylvania and Ohio, have left traditional farming and become deeply engaged in market-driven, for-profit entrepreneurship (Kraybill et al. 2010). In this process, many Amish businesspeople have become sufficiently successful to challenge traditional notions of simple, pious and community-focused lifestyles in their churches. Economic success ensued in intra-communal debates on Amish notions of simplicity and prosperity. Religious norms were asserted and included in the communal *Ordnung* framework that governs Amish life. The Amish thus are a prime example of how a conservative group responded to the challenges of structural transformation in the American economy between the 1960s and 1980s. Methodologically, we look at this *Ordnung* framework to conduct an institutional analysis. It captures the rules for social interaction within Amish communities (relational embeddedness), its hierarchies (structural embeddedness) and the long-term historical evolution (temporal embeddedness) of communal institutions going back to the sixteenth century.

Historian Leonard Gross defines the term *Ordnung* as “[t]he state of orderliness within life, whether for the gathered church as a whole, or for the individual within the group, effected

Amish, Swartzentruber Amish, and New Order Amish. The *Ordnung* examples used in this analysis are taken from Old Order Amish churches. There is an ongoing debate whether Anabaptists represent one Protestant faction that emerged during the Reformation or whether they form a Christian movement distinct from Catholicism and Protestantism. While recent Mennonite theologians have started arguing for the latter (Klaassen 2001), Religious Studies scholars tend to conceive of Anabaptism as one Protestant current (see Marsden 1991).

through Brotherhood codes and regulations, built upon a common view of truth” (Gross: 1980). This definition indicates the two dimensions of *Ordnung* in an institutional perspective employed in the analysis. First, the *Ordnung* prescribes regulations that give orientation for economic action. It defines what is allowed and what is not allowed in the Amish church. Second, and following New Economic Sociology, we see institutions not only as functional rules but also representations of the “mores” (Nee and Swedberg: 2007: 9) of the Amish religious belief system. The *Ordnung* thus inhibits fundamental religious principles as to how an Amish person should morally behave in the modern economy. Amish congregations have a relatively low level of formal organization and written formalization compared to other Christian communities, as many rules are conveyed through the informal tradition of oral culture. The *Ordnung* is conveyed as letters (*Ordnungsbriefe*) or church regulations (*Kirchenordnung*) and is a constitutive element in the Amish discourse on moral appropriateness in the economic sphere.

Historical Background and Religious Doctrine

The Amish are an Anabaptist group with origins in the sixteenth-century Reformation era in central Europe. In 1693, a schism in the Anabaptist-Mennonite church resulted in the formation of the Amish as an independent religious community. Religious persecution ensued in frequent migration of the Amish within central Europe and beyond. By the early 1700s, the first Amish congregations had settled in Pennsylvania. By the late twentieth century, the vast majority of Amish lived in the United States, with smaller congregations in Canadian Ontario and Mexico.

Amish theology derives from Anabaptism and shares similarities with fellow Anabaptist Mennonites and Hutterites. Its central features include adult baptism, non-conformity (i.e. the

rejection of perceived “worldly” practices), non-violence, and a strong adherence to biblical Scripture, particularly referring to the interpretation of Christian discipleship. A specific component in Anabaptism is its interpretation of the two-kingdom theology. This theology prescribes a sharp distinction between the believers’ church and the worldly realm. One of the most important Anabaptist documents, the Schleitheim Confession of 1527, called for the Anabaptist separation from “the wicked”, including “worldly churches,” “civic affairs,” and “devilish weapons of force” (Schleitheim Confession, Article IV). Another important early Anabaptist document, the Dordrecht Confession of 1632, emphasized the church’s responsibility to exclude dissenting members “in order to distinguish that which is pure from the impure” (Dordrecht Confession, Article XVI). The church, in particular its ministers and bishops, thus acquired a powerful tool to sanction deviant action among its members. This doctrine of separation from the world had a major impact on Anabaptist economic development. It has since remained relevant to the understanding of how the Amish have perceived economic activity, how they have developed institutions to govern economic activity, and how Amish members engage in economic practice (Halteman 2014: 246).

Two concepts are central to Anabaptists’ interpretation of appropriate social action: humility and pride. The former is a translation of the German term “*Demut*” and also relates to *Gelassenheit*, or serenity, in the medieval tradition of mystics such as Meister Eckhart. It describes the complete submission of the true believer to God’s will (Kraybill 2010: 93). Humility is the religious legitimization of why Amish are willing to deliberately abstain from modern amenities, such as electricity or cars. Pride, or “*Hochmut*”, on the other hand, refers to the “worldly” vanities that Anabaptists should abstain from. An Amish bishop, highlighting the member’s responsibilities towards the church and its regulations, however

insignificant they may seem, wrote in 1967 that “[w]illfully disobeying these small rules shows only one thing - pride”².

Analysis of Institutional Ordnung

The case analysis consists of a sample of nine Amish *Ordnung* letters written between 1964 and 1981.³ These letters originated from Amish congregations in Montana, Michigan, Ohio, Oklahoma, Tennessee, and Wisconsin, thus representing the wide spectrum of Amish communities across the United States. The *Ordnung* letters themselves do not follow a uniform language and structure. Three were written in High German, one in the Pennsylvania Dutch dialect, and three in English. Five letters contain an introductory section relating the *Ordnung* to biblical Scripture and Anabaptist theology, while four letters immediately address contemporary issues of social action in the congregation. The following analysis first reconstructs the theological grounding of Amish *Ordnung*, and then proceeds to distil the institutional arrangements governing economic activity in the congregations.

Four of the sample’s *Ordnung* letters directly relate to the Anabaptist Dordrecht Confession of 1632 in the opening section. For example, the Michigan *Ordnung* from 1977

² Historical Heritage Library, Record Group 72 Ordnung and Church Standards, One Church - Many Members, 1967.

³ The *Ordnung* letters were obtained at the Amish Historical Heritage Library, formerly Aylmer, Ontario, now at Muddy Creek Farm Library in Ephrata, Pennsylvania. Citation: Historical Heritage Library, Record Group 72, Ordnung and Church Standards. Due to data protection standards, we keep the congregations’ names anonymous. We only mention the years when the *Ordnung* was issued and the state where the congregation was located. All translations are our own.

acknowledges the Dordrecht articles “as a declaration of the chief articles in the general christian [sic] faith.” The letters thus acknowledge the Anabaptist doctrine underlying the religious value system. However, as the Indiana *Ordnung* from 1964 states, “as there have been many changes since the time the [Dordrecht] articles were written, there is a reason to work against the things that we [the Amish forefathers] did not know about at that time”. Two of the letters then move on to specify examples of biblical Scripture deemed relevant for the contemporary Amish community, foremost by establishing the authority of the church, as in the Michigan *Ordnung* of 1978 (Mat 18:17-18 NIV). The Wisconsin *Ordnung* of 1981 goes into particular detail to show biblical verses of good religious practice and social conduct from the Old and New Testament. Evoking 1 John 2:15, it admonishes the congregation to “love not the world, neither the things that are in the world”, hence legitimizing the doctrinal principle of separating from worldly affairs.⁴ The Wisconsin *Ordnung* also includes several biblical references relating to good economic conduct. Concerning consumption practices, it holds that jewelry should not be elaborate or expensive (1 Pet 3:3; 1 Tim 2:9 NIV). The *Ordnung* also warns of the dangers in acquiring wealth (Job 21:13; Prov 15:27; 1 Tim 6:9; 1 Tim 6:17 NIV). More generally, it reminds the congregation to “mind not high things, but condescend to men of low estate” (Rom 12:16 NIV). It is precisely this distinction between “high” and “low”, and the admonishment to follow the latter, that forms the fundamental principles for interpreting “worldly pride” and “godly humility” concerning a holistic view of Amish life. The letter thus lays the theological ground before moving on to the practical implications on contemporary Amish conduct in the economic field.

⁴ Biblical citations are taken from the King James Bible, the primary Bible used by English-speaking Anabaptists.

All nine *Ordnung* letters in the sample then address specific issues, ranging from hairstyle, dress code, and interior design to voting in public elections. Economic issues feature prominently in all *Ordnung* letters, indicating the necessity to define standards in a rapidly changing economic environment. We group these issues into the three categories based on the classical definition of what economic action is, i.e. production, consumption and distribution of goods and services.

Production

Ordnung regulations on production primarily focused on farming practices as the historically primary Amish occupation in North America through the mid-twentieth century (Gosgel 1993). The oldest document in our sample, the Indiana *Ordnung* from 1964, includes a detailed list of forbidden technologies, such as combines, grain elevators, milking machines, and tractors. It also forbids borrowing or renting tractors for field work, and indication that this might have been done by members in previous years. Farming, and thus the primary way of Amish production in the 1960s, had to be “conducted with horses” only. The *Ordnung* thus severely limited the scale and scope of Amish agriculture.

Later letters further specified rules for agricultural production and non-agricultural employment. The Ohio *Ordnung* from 1975 included a ban on using cars for work, possibly addressing the increasing number of Amish members who sought employment outside of the Amish community. Moreover, it issued a rule that farmers in the congregation were not allowed to raise more than one thousand chickens at a time. The 1978 *Ordnung* from Indiana issued a similar ruling on livestock, limiting the number of cows to twenty and stating that “it is possible in some cases more would be justifiable, but only with the council of the church”.

The rulings severely limited the growth of Amish farmers who had increasingly been investing in poultry farms and dairy since the 1920s.

The 1977 *Ordnung* from Michigan addressed the growing propensity of Amish to work outside the family farm. It strongly encouraged farming “for the livelihood or working where the father can be with the family”, and that unmarried “boys and girls should work at home”. The congregation’s members had to farm with horses, even if in a joint venture with non-Amish farmers. The Tennessee *Ordnung* from 1978 also admonished the congregation to abstain from factory work, or to stay overnight outside from home for work reasons. Some of the *Ordnung* letters addressed gender roles in work. Amish women were exhorted to not work as babysitters or domestic helpers outside the community, thus severely restricting potential sources of income for low-skilled female labor with formal school education limited to eighth grade.

The progression of Amish rulemaking also indicates change over time. For example, while the older *Ordnung* letters encompassed strict rulings on employment outside the Amish community, the Ohio letter from 1980 allowed more opportunities. It stated that “[o]ur folks should not work for English people [i.e. non-Amish] for a whole week at a time” and that “they are to be at home for morning and evening devotions, where they will not have the evenings free for such temptations, and we should always help out our people first”. As a result of exponential demographic growth, increasing land prices, and scarce farmland, more and more Amish, particularly in the East and Midwest, sought employment outside the traditional family farm.

Consumption

The 1978 Indiana *Ordnung* neatly outlines Amish general attitudes concerning consumption practices, stating that “[w]e will strive against materialism, seeking to live humble and simple [sic], avoiding luxury, display, and a competitive spirit, as it becomes strangers and pilgrims who are stewards of the Lord's goods”. All of the *Ordnung* letters in our sample contain specific rules on various aspects of consumption, particularly items that were considered as unnecessary decoration (*Zierrat*). Regulations for attire were particularly strict, forbidding jewelry and ornaments on clothing entirely. Houses’ interior design was to be kept simple. For example, the Ohio *Ordnung* from 1975 banned bathtubs, ornaments, napkins, davenport sofas, and chairs with cushions. It furthermore gave detailed instructions on curtain colors, house paint, and window design. These rules did not limit the Amish from making or purchasing high-quality home equipment or apparel. On the contrary, the currently flourishing Amish furniture making has its origin in the focus on enduring, high-quality and well-kept consumption goods. However, it limited the Amish’s scope for buying goods, and gave incentives on the home-manufacturing of all kinds of domestic items.

Consumption was limited in more ways. Several *Ordnung* letters banned the frequentation of pubs or other public places and spending money on alcoholic beverages. The 1978 Montana *Ordnung* discouraged leisure activities, such as hunting and fishing, without completely banning them. However, it was stated that member should not invest “too much money [...] in sports equipment”. The 1978 Oklahoma letter also banned toys like tricycles and bicycles for children. Another *Ordnung* advised against buying dolls for children and instead emphasized using homemade toys (1978 Indiana *Ordnung*). All *Ordnung* letters also forbade the purchase of certain services, particularly insurance and social services. Instead, they highlighted the role of communal reliance in times of need. The Michigan *Ordnung* from 1977 and the

Montana *Ordnung* from 1978 advised its members to “[h]elp one another in fire or storm damage” and “those in poverty”.

Distribution

Concerning the distribution of goods and services, the *Ordnung* letters stress the importance of non-market and intra-communal exchange among the Amish. Merchantry as an occupation was generally frowned upon. For example, the Ohio *Ordnung* from 1975 and the Indiana *Ordnung* from 1964 held that members should not engage in buying and reselling goods for profit (*Kaufmannschaft treiben*). This ban is a rule frequently found in Amish sources going back to the nineteenth century, with biblical legitimization found in Jesus Christ’s cleansing of the Jerusalem Temple in the four gospels. Nonetheless, Amish *Ordnung* letters incorporated certain conditions under which merchantry was acceptable. The oldest letter in our sample, the Indiana *Ordnung* from 1964, stated that merchantry was acceptable if it benefitted the congregation as a whole, not the individual Amish merchant. The Tennessee congregation issued a similar requirement in 1978 regarding the use of spare farmland. An Amish farmer was not simply allowed to rent out land he could not farm to an outsider. The *Ordnung* prescribed that “first a church member should have the opportunity to farm the land for a reasonable rent”. Only if no other Amish was interested, he “could give it to an English [i.e. non-Amish farmer] for a short period of time.” Entering a merchant business as well as renting or selling one’s own land was thus severely constrained. Regardless of one’s occupation, Amish were reminded to “lead an honest life, in the spiritual and material things” (Ohio *Ordnung* 1980).

Preliminary Conclusions

The *Ordnung* letters turned the Anabaptist concepts of pride and humility into concrete

institutional arrangements governing economic life in the congregations. They rested on solid Anabaptist religious principles and connected contemporary economic issues with biblical Scripture as well as Anabaptist doctrinal traditions. On the one hand, these institutions represented religious beliefs and biblical exegesis. On the other, they prescribed ethical rules – some strict, some vague – for how to engage in economic activity. They provided some opportunities while also constraining choices (such as maximizing individual profits). The Anabaptist ideal of simplicity was thus institutionalized in *Ordnung* regulations that prohibited acquiring wealth, admonished sharing within the community, and banned technologies or employment opportunities that would have made acquiring wealth easier. It provided the congregation with a structure for governance, regulated economic exchange as a form of relational social interaction among Amish as well as with outsiders, and institutionalized temporal path dependencies that, in some cases, would last for centuries. Anabaptist principles of humility and pride thus continued to influence Amish perceptions of appropriate economic behavior in the late twentieth-century economy.

2. Evangelicals, Money, and Temperate Regulation: Analyzing a Literary Genre

From the vast array of Christian guidebooks to financial health, we have selected a sample that should reflect the diversity of the field and allow drawing some general conclusions as to how mainstream Evangelicals in the US (and elsewhere) find financial advice in the Bible.⁵ The sample, consisting of some 15 publications, has been selected according to the following

⁵ In this paper, we use “mainstream evangelicalism” to refer to Protestant communities in the United States that do not belong to the so-called mainline Protestant churches (e.g. Coffman 2013: 4), to explicitly fundamental Protestant communities, or to expressly Pentecostal churches, although the borders may blur from case to case (see also Cochran 2004: 6–7).

criteria: (a) It spans roughly the last 25 years, with a focus on the 2000s as a time of increased financial turmoil; (b) it includes books by widely known Evangelicals, such as Rick Warren and Howard Dayton, and by other authors who are less popular; (c) it includes authors that work within larger Evangelical organizations, such as Crown Financial Ministries and Cru, but also some that work and publish individually.

Regarding the dissemination of these titles, it is difficult to provide accurate numbers. The Amazon seller rank may serve as a rough estimation without any statistical claim. Some publications obviously reach a larger audience than others, e.g. Dayton's book *Your Money Counts* (2011, first published 1996) reached #62 in Books > Christian Books & Bibles > Christian Living > Stewardship; and Jones' *Jesus, Entrepreneur* (2001) reached #227 in Kindle Store > Kindle eBooks > Religion & Spirituality > Christian Books & Bibles > Christian Living > Professional Growth (both figures taken from August 2018).

The analysis in this case study focuses on the discursive dimension of Evangelical finance and economy while highlighting indicators of relational, structural, and temporal embeddedness (Granovetter 2017: 17–20). Given that many of these publications are read in churches and Bible study programs, and are used in Christian consulting contexts, we may assume that their advice is considered and applied to everyday financial problems in many cases. For instance, this refers to Jack Hartman's "Lamplight Ministries," "Cru (FamilyLife)," and "Crown Ministries Small Group Financial Study," founded by Dayton and Seneff. However, additional research would be necessary to understand the extent to which this kind of advice is actually put into action.

The analysis of the material was conducted following the principles of sociological discourse analysis (see, e.g., Hjelm 2011) and followed two main questions: (1) What kind of economic action is recommended? (2) How is this argued on the basis of the Bible? Following the first step – open coding of only a few sources which represented the criteria mentioned above and were rich enough to provide a broad overview – the resulting codes were sorted thematically and categorized.⁶ These codes were then applied to additional material in a second step of selective coding.

Generally speaking, balanced finances – just as a spiritual relationship to Jesus, good health, success in the workplace, etc. – are promoted as part of Evangelical life by leaders such as Rick Warren in his book *The Purpose Driven Life* (2002) (see also Warren et al. 2013: 17). While Warren is an opponent of the Prosperity Gospel, he views every aspect of life, financial and economic questions included, from a “biblical perspective.” The same is true for other best-selling Evangelical authors, such as Ben Lerner, who considers money even in his fitness-centered book *Body by God* (Lerner 2003: 289). Additionally, building relationships is an important aspect of Evangelical life, and money should also be used to “strengthen relationships” (Bell 2008: 185). This aspect relates to widespread Evangelical ideas on several kinds of relationships that need to be sustained (see, e.g., Radermacher 2017: 168–85); and it is an example of structural embeddedness according to Granovetter (2017: 18 f.).

⁶ The main categories were: biblical sources; Jesus as example; personal experience with financial worries; concrete economic actions; evangelical understanding of money. These, in turn, include a number of more detailed codes, which will be accounted for in the following analysis.

Managing Finances

When Evangelicals ask themselves how they should make economic decisions and manage their finances, they may resort to general principles of an Evangelical lifestyle. Although Evangelical lifestyles look quite different, many Evangelicals share the idea that their lives should focus on being close to Jesus and being faithful stewards. Christians are “designed to live,” Bell writes, “in relationships with God” (2008: 184). This principle should pertain to every aspect of life, even to entrepreneurial and economic decisions (e.g. Jones 2001).

If every aspect of a Christian life should be considered with this goal in mind, then making economic decisions and managing finances also becomes a crucial aspect of Evangelical life. Managing money, in the words of Moodie, becomes a “spiritual issue,” and “[t]rue financial success comes [...] from following God’s plan for our finances” (Moodie 2018). Even more so, according to authors in this field, financial health is eminently important to God (McKenzie 2016: xvii), and good financial management will bring believers closer to Jesus: “Following God’s financial principles draws us closer to Christ” (Dayton 2011 [1996]: 5).

As in other spheres of Evangelical life, obedience to God is the main principle to make good decisions. This also pertains to financial wealth: “We can enjoy prosperity and pleasure here on this troubled earth if we’ll just do what our Father tells us to do and live our lives as His Word tells us to live them” (Hartman 1993 [1983]: 85). McKenzie’s book *The Art Of Obedience* is centered on this assumption. The core message of her book is that “[o]ur obedience to God has a direct correlation to our ultimate financial health” (McKenzie 2016: 117).

In some accounts, the definition of wealth differs from that in non-Evangelical discourse: Chuck Bentley, for instance, does not define wealth in terms of material possessions but in terms of “appreciable assets,” which are those assets that make money instead of costing

money (Bentley 2011: 5). Additionally, “[a]ll of the world’s standards for being rich are dominated by comparisons of what we can own or possess. Sadly, even the vast majority of Christians have not discovered that we can be rich with or without money” (Bentley 2011: 7). This, while not a mainstream opinion in the discourse, demonstrates that some authors seek to offer an additional value to their considerations, drawing their authority (structural embeddedness) from the ultimate source: There is a difference, Bentley argues, between being rich on God’s terms, and rich on the world’s terms (e.g. Bentley 2011: iii–iv).

Understanding How God Wants Evangelicals to Manage Their Finances

First, as a generally accepted and traditionally perpetuated method (temporal embeddedness) among Evangelicals to understand what God wants them to do, they read the Bible, which contains, according to Jack Hartman, the “knowledge of God’s laws of prosperity” (Hartman 1993 [1983]: 67; see also Dayton 2011 [1996]: 154). Having read the Bible, Evangelicals can claim that their guidelines are biblically based: Dayton, for instance, reports that he and a friend read the “entire Bible” and found “2,350 verses that dealt with money,” which were then arranged by topic and eventually developed into the Crown Ministries Small Group Financial Study (Dayton 2011 [1996]: 4). For him, the Bible is God’s “blueprint for handling money” (Dayton 2011 [1996]: 6). Hartman tells quite a similar story, writing that he studied “everything that I found in the Bible that even remotely explained how to solve financial problems” (Hartman 1993 [1983]: 26). When he applied these principles, he finally got out of debt.⁷

⁷ The accounts by Albrektson (2000: 2) and McKenzie (2016: xvii) are based on a similar argument.

Biblical Sources

In the following, we will have a closer look at some of the biblical sources which are quoted most often in the Evangelical finance books that we have analyzed for this case study. All Bible translations are taken from the New International Version (NIV) if not indicated otherwise. The analysis presented here is not by any means exegetical. We do not have any intention to ask whether the interpretation of biblical Scripture by Evangelical authors is ‘right’ or ‘wrong.’ The sole intention is to understand how Evangelical authors in the financial self-help genre quote biblical Scripture and what kind of economic actions they suggest by making these references.

The *First Epistle to Timothy* (1 Timothy) is quoted, for instance, by Daniel Darling (2014) and Jack Hartman (1993). There is a crucial passage in this Scripture that needs to be addressed by every Evangelical who claims to know the ‘biblical truth’ about money because it contains a warning that “the love of money is a root of all kinds of evil” (1 Tim 6:10 NIV). Darling, though, does not read this as a warning against money, but as a warning against worshipping money (Darling 2014). What these authors do here is a more differentiated Bible reading than in other Evangelical contexts. Hartman explains, based on the same Scripture: “Many Christians believe that ‘money is the root of all evil.’ This is incorrect. [...] The Bible actually tells us [that] loving money is evil. Putting money first – ahead of God in any way – is evil” (Hartman 1993 [1983]: 30). Thus, it is about setting priorities: As long as God is the highest priority, owning and making money is no problem; it even glorifies God (e.g. Darling 2014; Dayton 2011 [1996]: 5).

There is a short passage in the *Epistle of Paul to the Colossians* (Colossians) which is quoted by Darling, too, and which poses some sort of contradiction, namely Col 3:23 NIV:

“Whatever you do, work at it with all your heart, as working for the Lord, not for human masters”. Money, he argues, is not the “only reason to work; we work to glorify God” (Darling 2014). This is a very traditional Protestant perspective on the value of labor as a service unto God (e.g. Weber 2000 [1993]: 71) and thus an indicator of temporal embeddedness (Granovetter 2017: 19 f.).

The *Second Epistle to the Corinthians* (2 Corinthians) is usually quoted when arguing for generosity: “God loves a cheerful giver” (2 Cor 9:7 NIV). Darling promotes the “joy of giving” based on this passage (Darling 2014) and McKenzie comes to the conclusion that God will bless the generous giver abundantly (McKenzie 2016: 5). In the form of tithing, this should be practiced by every Evangelical: “The issue of managing all of our gifts, including our finances, is of great importance to God. Figuring out how much to give as a minimum is fairly easy, as the Bible instructs us to give a tithe, or one tenth of our income back to God” (Moodie 2018; see also Bell 2008: 185).

The *Gospel According to Luke* (Luke) is another important source of Evangelical advice on finance. In Luke 12:15, Jesus admonishes his followers: “Be on your guard against all kinds of greed; life does not consist in an abundance of possessions.” Based on this statement, Chuck Bentley argues that Christians “can be rich with or without money” and that God’s definition of “rich” differs from the world’s definition (Bentley 2011: 7). Luke 16:11 is a crucial passage when it comes to emphasizing the importance of handling money well. In this section, Jesus says: “So if you have not been trustworthy in handling worldly wealth, who will trust you with true riches?” In Howard Dayton’s reading, this verse “equates how we

handle our money with the quality of our spiritual life” (Dayton 2011 [1996]: 4). In other words: Handling money “according to the principles of Scripture” is a precondition of a strong relationship with Jesus (Dayton 2011 [1996]: 4–5).

Since paying taxes is also a part of managing finances, many authors eventually quote Luke 20:25 NIV (“Then give back to Caesar what is Caesar’s, and to God what is God’s.”) in order to instruct their fellow Christians to pay taxes, which thus becomes part of a rightful Evangelical lifestyle. In the terminology of Granovetter, this would be an incident of structural embedding insofar as Evangelicals, like all citizens, are subject to tax regulations. The *Gospel According to Matthew* contains a few verses which are sometimes quoted with regard to Evangelical economy. Matthew 6:24 NIV (“You cannot serve both God and money”) is an important source to explain the hierarchy of financial decisions and spiritual growth. Dayton (2011 [1996]: 5), for instance, refers to this verse to argue that believers should not “serve money” but “serve the Lord” by making the right financial decisions. The *Epistle of Paul to the Philippians* (Philippians) deals with contentment in chapter 4. Verse 13 says: “I have learned the secret of being content in any and every situation, whether well fed or hungry, whether living in plenty or in want” (Philippians 4:13 NIV). According to Dayton, Paul here talks about being content with or without money (Dayton 2011 [1996]: 6). In his interpretation, this verse tells Christians how to value money and that being content does not depend on being rich or poor.

The *Book of Proverbs* (Proverbs) also contains a few verses that are often quoted with regard to the Evangelical economy. Bentley (2011: v) quotes Proverbs 23:4–5 NIV: “Do not wear yourself out to get rich; do not trust your own cleverness. Cast but a glance at riches, and they

are gone, for they will surely sprout wings and fly off to the sky like an eagle.” He thus emphasizes that money should not become the sole interest of the believer.

Regarding debt and taking loans, there are different opinions among Evangelicals. Proverbs 22:7 NIV, according to Darling (2014), says that one should at least be careful about debt: “The rich rule over the poor, and the borrower is slave to the lender” (Proverbs 22:7 NIV). More practically, it means “getting out of debt,” to “incur no more consumer debt” and to “begin saving money” (Bell 2008: 184). This, of course, does not differ much from non-religious financial advice, but it is framed here by reference to Scripture (see, e.g., Jones 2001).

Proverbs 30:8, finally, is quoted by Darling (2014), to sustain the argument that Evangelicals should neither judge the poor nor the rich: “give me neither poverty nor riches.” The author thus argues that “negative attitudes toward wealthy businessmen” are indicators of a “sinful attitude.” He continues: “The gospel of Christ breaks down the walls of class prejudice, uniting us from various socioeconomic backgrounds. Christians should not evaluate people based on their economic status but based on their status as humans created in God's image” (Darling 2014).

Jesus as Example

Besides biblical Scripture, Evangelicals usually look to Jesus for guidance for everyday problems. Regarding financial issues, they take him as the prime example: First, and perhaps contrary to common imagination, the authors studied here understand that Jesus talked a lot about money. Therefore, to them, it must have been an important topic for Jesus. According to Darling, “Jesus talked more about money than even heaven and hell” (Darling 2014). Quite similarly, Moodie points out that “Jesus spoke more about money than He did about any

other topic. [...] 15 % of all the recorded words of Jesus are on the subject of money” (Moodie 2018). According to these authors, Jesus not just talked a lot about money; he was also rich: Since Jesus always travelled with his entourage, paid taxes, never went hungry, and wore expensive clothes (Hartman 1993 [1983]: 38–39), he must have been a rich man. This is also quite in line with prosperity gospel teachings and indicates that there is some overlap between the discourses and the cases discussed in this paper. The simple conclusion is that his contemporary followers should strive to be rich, too. Jones puts it in similar terms, talking about Jesus as the “true spiritpreneur,” someone who combines his spiritual fulfilment with entrepreneurship: He “created a new category of work for himself and was able to make a living doing what he most loved” (Jones 2001).

Personal Experience

As an additional source of legitimacy, the authors analyzed in this study also resort to their personal life story and experience. As is usual in Evangelical genres, this life story often contains a conversion narrative (on this narrative see, e.g., Stromberg 2008). In the accounts in financial guidebooks, this conversion narrative is usually entangled with financial worries, debts, and bankruptcy. Finally, when people turn to God, their financial worries get solved, too. We find stories of this kind, for instance, in the books by Bell (2008), Bentley (2011), and Hartman, whom we quote here as a typical example: “I know how these people [who have financial worries] feel because I also have suffered from very severe financial problems. [...] At that time, a friend of mine convinced me of my need to accept Jesus Christ as my Lord and Savior. He also told me that I didn’t have to file bankruptcy. He said that there were other answers to my problems and that I could find these answers in the Bible” (Hartman 1993 [1983]: 25).

Preliminary Conclusions

Regarding this genre of evangelical economic guidance as a specific practice of reading the Bible, we suggest tagging it “target-oriented Bible reading.” This is also an example for what James Bielo, quoting Brian Malley’s study (2004), calls the “social life of scriptures” (Bielo 2009: 14), which is “not simply a matter of reading and exegesis, but translates to various forms of action in the world” (Bielo 2009: 50).⁸

The idea of a social life of scriptures is closely related to the factor of relational embeddedness. The case of a mainstream Evangelical literary genre as analyzed above also shows how structural and temporal embeddedness shape a specific kind of reading of Scripture. Ever since the emergence of “neo-Evangelicalism” in the 1950s and 60s, Evangelicals have been eager to adopt to non-religious societal trends, while seeking to uphold a Christian moral imperative that what they do should always be as close as possible to ‘what Jesus would do’ (moral appropriateness). For mainstream Evangelicals, it is important to ‘follow Jesus’ and to find their own ways of making Christian decisions in their social, political, educational, and economic lives.

⁸ On target-oriented Bible reading in the area of sports and fitness, see Radermacher (2017: 165).

3. Religiously Sanctioned Freedom from Regulation at America's Largest Megachurch: Joel Osteen's Discourse on Economic Action

In this section, we cast a look at the final case study: Religiously informed instructions on economic action by Joel Osteen, senior pastor of Lakewood Church in Houston, Texas. We understand Osteen's teachings to represent a distinct version of the Prosperity Gospel (Bowler 2013) that reaches tens of millions of people every week via television and the Internet (Kumar 2018). Our analysis rests on a narrow selection of print and online resources which may be considered representative of Osteen's broader discourse from a qualitative empirical perspective. We examine: (1) Osteen's bestselling book "Your Best Life Now" (2004); (2) one of numerous and structurally similar motivational essays on financial success and prosperity on Osteen's website; and (3) a typical Sunday sermon on demanding "God's abundance". A brief sketch of the Prosperity Gospel in the context of Neo-Pentecostalism is in order first, however.

Neo-Pentecostalism and the Prosperity Gospel

Despite its name, the neo-Pentecostal Prosperity Gospel must be understood less as a single, unified 'gospel' and more as "a set of ethical practices that can be combined and reconstituted in very different cultural contexts, and which may in fact work through ambiguity and play as much as through the expression of apparently firm and exclusive religious convictions" (Coleman 2016: 276f.). Followers of this conservative Evangelical current seek physical and emotional health, including healthy, harmonious relationships with others, diverse forms of material wealth as an indicator of divine grace, and depth of faith as a source of power to transform people's lives for the better (cf. Porterfield et al. 2017: 12). As such, the Prosperity Gospel promises its adherents manifold victory for life on earth that is not available in comparable abundance for non-adherents (cf. Bowler 2013: 7). Such a promise unsurprisingly

gains traction among believers. Bowler reports that “[a] recent *Times* poll found that 17 percent of Christians surveyed identified themselves as part of such a movement, while 31 percent believed that God increases the riches of those who give. A full two-thirds agreed that God wants people to prosper. A Pew survey reported that 43 percent of all Christian respondents agreed that the faithful receive health and wealth” (Bowler 2013: 6).

In the American context, the Prosperity Gospel developed out of the diverse and intersecting streams of nineteenth-century Evangelicalism, New Thought, Pentecostalism, as well as the typically American combination of pragmatism, individualism, and upward mobility. Contemporary versions of the Prosperity Gospel were shaped and influenced particularly by the twentieth-century revivalist preachers Oral Roberts and Kenneth Hagin, who, as Coleman notes, affected “the Pentecostal transition from the more marked denominationalism of the first part of the twentieth century to the freer, entrepreneurial, theologically looser, ‘neo-Pentecostal’ and charismatic developments of the century’s last decades” (Coleman 2016: 280). Defining features that distinguish neo-Pentecostals from their traditional Pentecostal roots include: continued, largely successful attempts of spiritual revival to prevent the routinization of charisma (Weber 1978 [1922]) that beset classical Pentecostal denominations in the mid-twentieth century; a more subdued understanding of the Biblical charismata (such as glossolalia, healing, prophecy, named in 1 Cor 12:7–11 NIV); a less sectarian self-understanding; correspondingly, an increasing number of members from the middle class; and a growing concern with issues of self-development and self-improvement (Hunt 2002: 2–5).

Guidelines for Economic Action in Joel Osteen’s Teachings

Lakewood Church in Houston, Texas is America’s largest megachurch, with a weekly attendance of around 50,000 people (Blunt 2018). Its leading pastor, Joel Osteen, is a media celebrity and one of the most famous proponents of the Prosperity Gospel today. Because his

weekly sermons are televised, and he and his colleagues additionally write a blog and publish prayers and other contributions online, Osteen reaches tens of millions of people every week, according to a recent article in the *Christian Post* (Kumar 2018). Using qualitative content analysis (Mayring 2015), in this section of the article we analyze Osteen’s bestselling book “Your Best Life Now” (2004), a motivational essay on financial success and prosperity from Osteen’s website, and a typical Sunday sermon on demanding “God’s abundance.” Though a limited amount of sources, this empirical selection is representative of Osteen’s instructions on economic action as it includes not only the bestselling book he is well-known for but also one of numerous very similar messages on his website and a characteristic sermon. Together, these reveal his version of the Prosperity Gospel, of which his steady popularity and Lakewood’s continued success as a megachurch suggest an overall favorable reception.

In his bestseller “Your Best Life Now”, which had sold over 8 million copies in 2015, according to the publisher, Osteen does not offer direct instructions but suggestions, i.e. indirect instructions, on economic action in everyday life. The terms “economic” / “economy” are mentioned only twice throughout the book; “finances” appears 7 times, while “money” is mentioned 84 times. A frequent theme is encouraging readers to tithe to their church in order to multiply their wealth by the grace of God. For instance, Osteen writes:

If you will dare to take a step of faith and start honoring God in your finances, He’ll start increasing your supply in supernatural ways. God will take that 90 percent you have left over, and He’ll cause it to go further than the 100 percent with which you started. [...] He’ll keep the enemy off your money, off your crop, off your children, and away from your home. He’ll make sure you get promoted. He’ll cause you to get the best deals in life. Sometimes, He’ll keep you from sickness, accidents, and harm that might cause other unnecessary expenses. (2004, 256)

Similarly, Osteen frames wealth as accumulated in business transactions not only as God-given, but as a goal everyone should strive towards: “Yes, you may lose a few sales in the short term, but in the long term, you will fare much better. [...] God will make it up to you. He will send somebody along to buy the car for more money. He’ll give you a promotion at work. He’ll help you get a better deal on that new car you’re trying to buy” (2004, 290). Clearly, material gain is one of the central tenets of Osteen’s version of the prosperity gospel: according to him “more money,” “better deals,” being promoted and the like are signs of divine election, and he thus frames material wealth (among other kinds of wealth) as explicitly desirable. Relating a story about how he once found his son enjoying popcorn and television in his (Osteen’s) favorite recliner chair and feeling “good as a father” that his son felt confident enough to claim his father’s chair as his own, Osteen encourages his readers to “start stepping up to the dinner table. Start enjoying his blessings. Put down the cheese and crackers and come into the banquet hall. [...] Crawl up in your ‘Daddy’s chair’ and develop a prosperous mind-set, seeing yourself as the royalty God made you to be” (2004, 90). The framework Osteen works with in “Your Best Life Now” and in his other publications is, on the one hand, empowering in a positive sense, as he instructs his followers to claim more than they think they may be worth or owed; on the other, from a moral economy perspective, idolizing material gain and financial wealth clearly sets him apart from the more subdued discourses on financial action in Evangelical guidebooks and the downright ascetic, comparatively speaking, approach of the Amish *Ordnung*.

In her book on the history of the American Prosperity Gospel, Kate Bowler distinguishes between “hard prosperity” and “soft prosperity”, assigning Osteen to the latter camp: “Hard prosperity judges people’s faith by their immediate circumstances, while soft prosperity appraises believers with a gentler, more roundabout, assessment” (Bowler 2013: 7f.). Preachers

such as Osteen, she argues, tie psychological to financial success by emphasizing the power of the spoken word. Osteen's brand of the Prosperity Gospel is deeply influenced by the idea of "positive confession", or "the belief that a formulaic verbal articulation of wishes and sentiments coupled with genuine faith based on select Bible passages guarantees that the desired reality will come into fruition" (Sinitiere 2015: 40). While Osteen has opted for the less Christian-sounding expression "positive declarations", the strategy is the same: The thoughts and beliefs one utters will have a positive impact on one's life. Consider the following excerpts from the motivational essay on Osteen's website:

It's time to use our words to declare good things! [...] Every day, look in the mirror and declare, "God's Word says I am strong. God is fighting my battles for me. I'm excited about my future." [...] It's not enough just to think it; you need to hear it, because what we constantly hear ourselves saying we will eventually believe. [...] Make a list of your goals, your dreams, the areas where you want to see change. Confirm your desires by Scripture, and [...] speak those blessings aloud. Something supernatural happens when you speak those words aloud. [...] Understand, it's not enough to avoid saying anything negative; you must go on the offensive and start making positive declarations over your life. (Osteen 2018)

Not only is the power which Osteen attests to the spoken word striking, described here almost as a magical force; so is the lack of specific Biblical references. Although he tells his readers to consult the Bible to confirm their desires, he does not quote from it to give support to his claim regarding the power of the spoken word. The tendency to mention Scripture in passing, without going into theological detail, characterizes most of his teachings; other Lakewood pastors, such as his wife or his sister, provide noticeably more references to the Bible in their preaching (e.g. Comes 2018). Osteen is often criticized by other Evangelical leaders for his emphasis on prosperity through positive declarations and an alleged lack of specifically

Christian, biblically based values in his teachings (Sinitiere 2015: 182-201), but as the number of followers suggests, his approach nevertheless resonates with a significant portion of Christian America.

All of Osteen's sermons are archived and constantly accessible on his website. In what follows, we will analyze a sermon he held in 2016 entitled "Ask Big" by means of qualitative summary content analysis (Mayring 2015: 472). We have selected this sermon because of its relevance for the guiding question at hand, namely which kind of economic action Osteen instructs his followers to take, and have used the transcript available on the website sermons.love⁹.

"Ask Big" is structured like Osteen's other sermons. Following the customary joke with which Osteen welcomes his audience and the traditional Lakewood Bible pledge that marks the start of Sunday preaching, Osteen delves into the topic of requesting an abundant life from God. As usual, he alternates between stories from the Bible, personal anecdotes, and instructions for the audience; the examples and overall message are repetitive, which is characteristic of his sermons and preaching style. He begins with the parable of Jesus multiplying fish and bread to feed thousands of people and then tells his audience,

"We should be grateful that we have enough, but don't settle there. That's not your destiny. He is a more-than-enough God. He wants you to have an abundance so you can be a blessing to those around you. [...] Take the limits off of God and ask big, not from a slave mentality, not a limited mindset. Don't ask God to help you function

⁹ Sermons.love, "Joel Osteen: Ask Big", <https://sermons.love/joel-osteen/3414-joel-osteen-ask-big.html>, undated (last accessed June 12, 2020).

better in your dysfunction. Ask him for your dreams. Ask him for new levels. Ask him for explosive blessings. Ask him to propel you into your purpose.”¹⁰

The appeal to his listeners to ask for things they might think are beyond their reach or rights – whether regarding health, family, professional life, or material possessions – is interspersed with biblical examples and personal experiences to emphasize the success of those who ask God for “big” things. The enslaved Israelites “prayed from a slave mentality, from a limited mindset. Instead of asking to be freed from their oppressors, they were asking to become better slaves. Instead of prayin’ for what God promised them, the land flowing with milk and honey, they prayed that God would help them function better in their dysfunction”. In contrast, he continues, two blind men encountering Jesus in Matthew 20 “asked big. They said, ‘Lord, we wanna see. We want our eyes to be opened’. They were sayin’, ‘We know you can do the impossible’.” Similarly, Osteen argues, a lady he knows wanted to keep four grandchildren in private school but lacked the money for it. She prayed to God (“God, I don't have the funds to keep my grandchildren in private school, but I know you own it all. You're a God of abundance. And, God, I'm asking you to make a way”) and her grandchildren’s tuition was, miraculously, paid for by an anonymous benefactor.

Another example Osteen gives seems slightly more banal but contains the full thrust of his economic message: He encountered a five-year-old Lakewood attendee in the hallway one day who told him it was his birthday. Osteen gave the child a hug, and the child came back several more times for more hugs and birthday wishes before finally demanding a present. Osteen explains to his audience, “The reason he kept comin' back is because he felt entitled to a present.

¹⁰ This and the following quotes in this subsection, unless otherwise indicated, are taken from the transcript of “Ask Big” on sermons.love.

He knew it was his special day. God is sayin', 'When you pray, act like it's your birthday. Come to me with a boldness. Ask me for what you really want.'" He provides a biblical reference to emphasize that God wants to give "big gifts" to people: "God said in Psalm 2, [...] 'You're my son, and today is your birthday. What do you want? Nations as a present? Continents as a prize? You can command them all to dance for you'". Osteen encourages a mindset of individual entitlement and material gain, instructing his listeners to expect economic profit from their faith. By extension, he is suggesting that material wealth, besides bodily and emotional health, is an indicator of divine grace, and that God encourages spending money to enjoy one's life and share this "joy" with others.

Osteen spends a substantial part of the sermon speaking about presents and entitlement to "bigger things". He mentions the prayer of Solomon in Psalm 72, which "seem[s] to be a very self-centered prayer" because Solomon asked for fame, wealth, and honor; but, Osteen argues, "God didn't rebuke him. God didn't tell him he was selfish and greedy. God did exactly what he asked for" because Solomon wanted to use this wealth to help other people. He likens Solomon's prayer to his own, recalling that when the Compaq Center, a large sports arena in Houston, became available for rent in 2003, he "went to God like it was my birthday" with the wish to make the Compaq Center Lakewood Church's new home; Lakewood subsequently began renting the building and bought it in 2010 (Sinitiere 2015, 104f.). Osteen recounts this episode to drive home the larger point that "God has no problem giving you influence, honor, wealth, even fame, as long as your dream, in some way, is connected to helpin' others, to makin' this world a better place." The second half of this quote – in some way helping others to make the world a better place – is considerably vague as an instruction, in all probability intentionally so. Osteen formulates his messages in very general terms in order to resonate with as many of his numerous listeners as possible. His message in this sermon, and in his teachings on prosperity

more widely, is that believers must demand of God all that they desire. He is advocating a culture of individual gain, arguing that this ideally benefits everyone.

While the Bible is the textual basis for Osteen's version of the Prosperity Gospel, it is ultimately his interpretation of it that supplies the framework of economic instruction he communicates at Lakewood Church. Every service begins with the Lakewood Bible pledge, the first sentences of which are: "This is my Bible; I am what it says I am; I have what it says I have; I can do what it says I can do. Today I will be taught the Word of God" (quoted in Einstein 2008: 127). However, considering that Osteen refers to biblical stories and books in very general terms, infrequently citing specific passages, the importance of the Bible seems to lie in its materiality, its physical presence in the hands of worshippers, at least during Osteen's service. It is his carefully groomed presence onstage and his equally carefully crafted Prosperity Gospel that attracts his followers' attention more than the Bible in their hands. While many of Lakewood's members are very likely close readers of the Bible in their everyday lives, Joel Osteen literally – and, vis-à-vis the Bible, figuratively – takes the stage during the worship service. His teachings on gain and prosperity supply the framework for the socially constructed and socially embedded guidelines to economic action at Lakewood. In noticeable contrast to the previous case discussed in this article, Osteen does not derive these guidelines directly from the Bible, but rather refers to the Bible more diffusely, and often in passing, to justify his own arguments. What Malley has stipulated for American Evangelicalism in general, namely that "few evangelicals or fundamentalists, in actual practice, appear to interpret the Bible literally, even when they themselves claim to do so" (2004: 92–93; see also Smith 2000), seems to hold particularly true in the case of Joel Osteen: He offers neither a literal nor a close interpretation of the Bible, leaving this to his associate pastors instead.

Preliminary Conclusions

From a critical social scientific position, Osteen's version of the Prosperity Gospel reveals itself as a neoliberal set of ideas and practices that endorse materialism, individualism, and, consequently, economic risk-taking. It encourages followers to try to advance economically without questioning the premises of the economic system on whose lower rungs many of them are trapped.¹¹ As such, Osteen's Prosperity Gospel promotes economic semantics and practices that are temporally, structurally, and relationally embedded in Lakewood as a social system: Wealth, health, and popularity are framed as economic and moral values to strive towards and are represented in his person. Incidentally, the resulting moral economy integrates well into the larger Pentecostal-Charismatic framework. From the perspective of the rapid expansion of Pentecostal-Charismatic Christianity worldwide, Osteen's version of the Prosperity Gospel is embedded in the local context of Lakewood Church while at the same time perpetuating the global Pentecostal-Charismatic promise of salvation for followers (see Robbins 2004).

Discussion and Conclusion

This paper's guiding interest is how Protestants in the United States give instructions on economic decision-making based on the Bible. In the analyses of the three case studies above, we sought to assess that their respective economic guidelines differ widely due to their varying relational, historical and temporal embeddedness. Research on the connection between religion and economics has largely focused on Weber's thesis of the Protestant Ethic; here, we have shifted the focus to American Protestantism as a 'black box' to examine how religious values shape discourse on desired economic action. In conclusion, we want to suggest that religious practice – analyzed here as discursive economic instructions that result

¹¹ See Brouwer et al. (1996, 24f.) for a discussion on inequality and the Prosperity Gospel.

from biblical hermeneutics – continues to shape economic attitudes in decisive ways, informing individual values and institution-building alike. The reason for this, we suggest, is that discourse on economic action, as a form of social action, is embedded in social relationships and informed by actors’ moral values, including religious beliefs (Granovetter 2017). How a given religious community interprets the Bible and what guidelines for economic action it draws from it inherently depends on dyadic and aggregated forms of social interaction, or “relational embeddedness” (17f.), the hierarchies that have evolved and the kinds of information available, or “structural embeddedness” (18f.), and a community’s unique historical development, or “temporal embeddedness” (19f.).

The three empirical case studies were chosen for their high variance in instruction on economic action and analyzed with a focus on the embeddedness of economic perspectives in their respective religious contexts. Methodologically, we applied institutional, discourse and content analysis to a range of texts on economic action, thus highlighting the centrality of biblical hermeneutics to discourses on economic practice. Our research findings suggest that notwithstanding the common point of reference, the Bible, the high discursive variance on economic action is due to embeddedness in very different socio-religious contexts:

(1) The *Ordnung* letters turned the Anabaptist discourse on pride and humility into concrete institutional arrangements governing economic life in congregations. They rested on Anabaptist religious principles and connected contemporary economic issues with Scripture as well as Anabaptist doctrinal traditions. These institutions represent religious beliefs and biblical exegesis and prescribe ethical rules as to how the Amish should engage in economic activity. The Anabaptist ideal of simplicity was thus institutionalized in *Ordnung* regulations that prohibited acquiring wealth, that admonished sharing within the church, and that banned technologies or employment opportunities that would have made acquiring wealth easier. As

a result, the *Ordnung* in all its shapes and forms upheld the traditional Anabaptist distinction between humble Amish life and the ‘prideful’ way of the economic world with its focus on technological innovation, growth, and the economies of scale and scope.

(2) In the case of mainstream Evangelical guidebooks on finance and economics, we have suggested that we are dealing with target-oriented Bible reading as constitutive guidance for economic practice. As a practice of reading and writing about the Bible, this genre illustrates how Evangelicals interpret the Bible in a target-oriented way. These economic positions and suggestions are deeply embedded in the histories (temporal embeddedness), power dynamics (relational embeddedness), and hierarchies (structural embeddedness) of the broader Evangelical field, including its adaptiveness to popular culture, and its capacity to re-read virtually every aspect of the secular environment through their specific Evangelical perspective with the intention to offer a ‘moral compass’ in the field of economics.

(3) In the case of Joel Osteen’s Prosperity Gospel, wealth, health and popularity are presented as appropriate economic aspirations and can be understood as the organization’s “moral economy”. These values are temporally embedded, as they have emerged along the unique trajectory of Osteen’s development as a pastor; they are structurally embedded, as he personifies them as the undisputed authority at the tip of the church hierarchy; and they are relationally embedded in Osteen’s many channels of outreach to his followers, including his weekly televised sermon, his bestselling book “Your Best Life Now” and countless other articles and messages on his website and the website of Lakewood Church. In stark contrast to the preceding two examples, Osteen legitimates a capitalist consumer ethic by aiming to liberate his followers from the idea that being Christian is tied to ascetic economic behavior. In this sense, he does not *regulate* but instead *encourages* neoliberal economic activity in his discourse.

The three case studies indicate that discourse on economic action within religious communities is anything but an independent variable; on the contrary, it is inherently socially embedded. In all three cases in our sample, guidelines for economic action have developed along contextually specific relational, structural, and temporal dimensions of embeddedness. This explains why communities as diverse in terms of economic activity as the Amish, mainstream Evangelicals, and neo-Pentecostals draw such different interpretations from the same scriptural reference point. Their respective interpretations and understandings are necessarily dependent on different forms of social interaction, different hierarchies and information flows, and unique historical developments, which results in different “moral economies” and perceptions of what Amish, Evangelicals and Neo-Pentecostals consider ‘appropriate’ economic action. It is in this sense that a continuum of moral economies emerges: from strict regulation among the Amish and temperate regulation among mainstream Evangelicals to religiously sanctioned freedom from economic regulation among Joel Osteen’s followers. It is the central contribution of this essay to focus on the differences between American Protestant communities’ interpretations of biblical economic guidelines to show just how broad variations in “the” Protestant moral economy actually are.

A final note on the Protestant moral economies revealed in the above analysis: While we have focused on discourse on economic action in this paper, empirical studies on economic practices within and beyond American Protestantism are necessary to further illustrate the social embeddedness of religiously informed economic activity.

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