

# WHY IS GOD AGAINST USURY?

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According to the Bible usury and interest are the same thing. God opposes both because of their dangerous effect in enslaving the poor to their creditors and creating great economic disparities between citizens

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By Jim Jordal

If you lend money to any of My people who are poor among you, you shall not be like a moneylender to him; you shall not charge him interest.

Exodus 22:25 (NKJV)

If one of your brethren becomes poor, and falls into poverty among you, then you shall help him, like a stranger or a sojourner, that he may live with you. Take no usury or interest from him: but fear your God, that your brother may live with you. You shall not lend him your money for usury, nor lend him your food at a profit.

Leviticus 25:35-37 (NKJV)

You shall not charge interest to your brother interest on money or food or anything that is lent out at interest. To a foreigner you may charge interest, but to your brother you shall not charge interest, that the Lord God may bless you in all to which you set your hand in the land which you are entering to possess.

Deuteronomy 23:19-20 (NKJV)

The Mosaic Code handed down by God from Mount Sinai clearly forbade any form of usury except to foreigners, probably because foreigners usually were not taxpayers and therefore did not contribute to state services. Usury was defined as any form of increase or gain in money, food, or goods made at the expense of another Israelite. As used in Scripture it does not refer to excessive interest, as we define it today, but to any interest at all.

Before you scream "Impossible!" let us consider a few reasons why God commanded as He did. The nation of Israel was to be like an extended family, with all citizens considered "brothers and sisters." Familial connections and relationships were therefore all-important; and respect, decency, and justice were to characterize inter-personal behaviors. One did not take advantage of another citizen in financial difficulty, but treated him as family to be helped, supported, and eventually restored to financial health.

Israel was also to be unique among nations as a people governed directly by God-anointed leaders subject to the Law of God, not human whim. When God commanded something, Israel was to obey. Contrary to the arrogance of human wisdom, God knew what was best as he ordained righteous human government to assure His blessings upon His people. That His people desired more to be like other nations than to follow the financial dictates of the Mosaic Law was their great loss.

Israel was also to model effective, benevolent government and a free, prosperous society for the benefit of surrounding peoples and eventually the entire earth. Israel was to be the example for all other nations of what could occur on earth, and someday in Christ's kingdom, when the economic and political laws of God were revered and followed.

Scripture strongly supports a free-enterprise economy clear of encumbrances limiting and controlling legitimate economic efforts. Interest was considered such an encumbrance because it transferred wealth and control from poor to rich, in effect creating people so destitute they could neither participate effectively in commerce nor maintain their rights as free citizens. Since the historical basis for a free society was land ownership, interest was forbidden because it often transferred land holdings from debtors to creditors, thus creating conditions damaging to free enterprise and an egalitarian society.

But far and away the major reason for Divine prohibition of usury is that it threatens debtors with oppression and bondage, afflictions not suitable for God's people or nation. When the tribe of Judah returned to Jerusalem following their 70-year captivity in Babylon, governor Nehemiah faced a great cry from the people concerning the interest charged by nobles on money borrowed to pay taxes and buy scarce food. The problem was evidently that these wealthy persons had adopted the Babylonian system of financial manipulation and control, including the charging of interest. The people discovered to their chagrin that they had not only borrowed money against their lands and vineyards, but had also brought their children into slavery due to the practice of indenturing debtors or their children. The people also complained that they could not pay their debts because others now owned their productive facilities, evidently through foreclosure.

Nehemiah's cure was to forbid usury and to order the usurers and those who had foreclosed upon their victims to return to the debtors their lands and vineyards, as well as a portion of the money and produce they had assessed as interest. This the nobles promised to do under penalty of having the same things done to them as they had done to their debtors. Thus did peace and relative prosperity return to Israel.

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