Introduction
James has given us a series of tests designed to answer the question of whether or not we have a living faith. At the beginning of chapter 5, he takes a momentary break from this pattern to address the problem of the unbelieving rich. These verses lay the foundation for the next test involving perseverance (5:7–12).

An Admonition Against the Rich (5:1–6)
In these opening verses, James takes up the mantle of an Old Testament prophet. Often times, Old Testament prophets would turn aside from addressing Israel to condemn the enemies of God and God’s people. However, even when condemning the enemy, the primary audience for the prophets was Israel (e.g. Jonah; Isaiah 13–23; Jeremiah 47–51). In similar fashion, James’s primary audience in these verses is not the unbelieving rich, but rather believers. In other words, the enemies of God and His people are addressed to highlight certain truths for the readers as God’s people.

Both James and the Old Testament prophets address the reader’s enemies to affirm the truth that God will judge the enemies of His people. We can take comfort in the fact that, although the unrighteous might temporarily gain the upper hand in this life, they will one day be held accountable for their actions (cf. 2 Thess 1:6). Divine justice will be vindicated in the judgment of the unrighteous. Additionally, James is condemning the enemies of God’s people to warn us against the sins that will bring God’s judgment against the unrighteous.

The Warning to the Unbelieving Rich (v. 1)
Verse 1 is reminiscent of Old Testament woe passages. Those condemned here are the rich. They are called upon to weep and wail as an appropriate response to the coming judgment. Those who are wise will turn from their wicked ways.
As we consider this passage, we need to be cautious with our interpretation. James is not promoting class-warfare in the sense that all the rich are bad and all the poor are good, and the poor need to overthrow the rich. The people in view in verses 1–6 are the unbelieving rich. Some people use their wealth positively and should not be condemned just because they have it. Other passages address the wealthy who are godly (James 1:6; 1 Tim 6:17–19).

James is also not calling us to follow a social gospel or adhere to liberation theology. The social gospel replaces evangelism with good works — helping the poor, feeding the hungry, providing shelter for the homeless, etc. Liberation theology seeks to free people from the social injustices of poverty, slavery, abortion, etc. While social injustices are bad and unacceptable to Christian people, they are not the ultimate evil that needs to be solved. The true gospel brings eternal life and liberation from the bondage of sin, not salvation from social injustice.

**Reasons for the Impending Judgment of the Rich (vv. 2–6)**
Returning to the issue of the unbelieving rich, there are two main reasons why their judgment is certain: their unbridled greed, and their mistreatment of the righteous.

The Hoarding of Wealth (vv. 2–3)
The point of these verses is not that earthly wealth is bad. It is not sinful to have great wealth and possessions. The point of these verses is that they have hoarded earthly treasures out of greed. These treasures will not save them in the end. In fact, they will serve as a basis for condemnation because they were wrongly used.

*The Transitoriness of Earthly Wealth (vv. 2–3a)*
Instead of helping the poor, they have selfishly hoarded wealth. But their wealth continues to decay. The corrosion on their money and heaps of worn-out clothing will testify of their materialistic ways. The very fact that their treasures have decayed is proof that these things will not save a person in the final judgment.

*The Consequences of Greed (v. 3b)*
Because their wealth has been greedily stockpiled, it has become corrupted and will be used fuel the fires of their own destruction. Vast quantities of corrupted earthly wealth will be used to consume the flesh of the unbelieving rich. Friends, don’t let this happen to you! Another
problem for the rich was the failure to recognize that they were living in the last days. The Second Coming of Christ could happen at any moment. But instead of living for Christ, they were like the Babylonians, feasting and reveling in willful ignorance of the disaster that was about to strike their city (Dan 5:1–31).

The Mistreatment of the Righteous (vv. 4–6)
Motivated by their self-indulgent living and without provocation, the unbelieving rich have denied the righteous their wages and the righteous have cried out to the Lord as the Judge of all.

*The Withholding of Wages and the Cry of the Righteous (v. 4)*
In their pursuit of even more riches, these wealthy folks had defrauded their day-laborers of their pay. The rich were willing to cheat and swindle the poor out of their wages to gain an advantage. James uses personification to picture those wages crying out as hostages held by the wicked rich. The Lord has heard their cries and will judge their captors — the rich!

*The Pursuit of Pleasure and the Coming Judgment (v. 5)*
James continues his accusation of the rich, stating that they have lived their lives in pleasure and luxury. They have indulged every materialistic desire of their hearts. But what they didn’t realize was that they were like a fatted calf eating its last meal before the slaughter. The judgment spoken of here is eschatological and will occur in the last days (Rev 20:11–15).

*The Abuse of the Righteous and Their Innocence (v. 6)*
The wickedness of the rich had even extended beyond greed to actual murder. They had taken official actions through the courts to have the righteous killed. Perhaps these killings were designed to extort more money out of the poor, or to silence those who spoke out against these injustices. Whatever the case, these unbelieving rich had blood on their hands. The phrase “he does not resist you” makes this violent attack all the more outrageous. He does not resist because he is either defenseless or he has adopted the teachings of Christ (Matt 5:39–42).

**Conclusion**
To possess wealth brings with it a serious responsibility. The potential for misuse is great. James makes it clear that God will hold people accountable for how they use it. ~AWB