

# Homiletics Analysis: Luke 16

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## Content & Intent

### This Text — Content

Luke 16 is composed of two extended teachings bracketed by a brief narrative hinge: the Parable of the Dishonest Manager (vv. 1–9), a cluster of attached sayings on money and faithfulness (vv. 10–13), a confrontation with the Pharisees (vv. 14–18), and the Parable of the Rich Man and Lazarus (vv. 19–31). The two parables are formally distinct — one addresses disciples, one is directed at Pharisees — yet they share a governing concern: the relationship between wealth, the heart, and ultimate accountability. The chapter sits within Luke’s extended travel narrative (9:51–19:44), in which Jesus moves toward Jerusalem with intensifying instruction about the kingdom and its demands. Luke 15 has already addressed the lost-and-found logic of grace; Luke 16 now turns to what grace-received looks like in relation to money and the coming judgment. The chapter is unified not by a single narrative but by a single diagnostic question Jesus is pressing: *what does your use of money reveal about where your heart actually is?*

The Dishonest Manager parable is among the most misread in the Gospels. Jesus does not commend the manager’s fraud — He commends his *shrewdness in crisis*: the man recognizes that a reckoning is coming and acts decisively to secure his future. The commendation is structural and ironic — the children of this age are more resourceful in preparing for earthly futures than the children of light are in preparing for the eternal one. The attached sayings (vv. 10–13) interpret the parable’s lesson: faithfulness in small material things reveals character for large kingdom things; money handled as a master displaces God. The Pharisee confrontation (vv. 14–18) exposes the self-justifying religion that uses external respectability to mask love of money — and insists that the Law and the Prophets (and now the kingdom proclamation) condemn exactly that. The Rich Man and Lazarus parable then dramatizes the consequences with eschatological force: the man who lived only for earthly comfort and ignored the suffering neighbor at his gate finds himself in torment, while Lazarus — unnamed by the world but known by God — rests in Abraham’s embrace. The parable’s climactic point is the refusal of a post-mortem sign: “If they do not hear Moses and the Prophets, neither will they be convinced if someone rises from the dead” (v. 31).

### This Text — Intent

God is pressing a diagnostic question through this chapter and demanding an honest answer: *Is money your servant or your master?* He is not primarily teaching economic theory or social justice, though both are implied. He is exposing the heart. Through the Dishonest Manager, He is shaking His people awake to the reality that a reckoning is

coming and that shrewdness about eternal things is not optional. Through the Pharisee confrontation, He is stripping away the religious cover that allows love of money to masquerade as piety. Through the Rich Man and Lazarus, He is showing — with terrible finality — what eternity looks like for those whose earthly comfort swallowed their compassion and deafened them to the Word. The intent is not merely informational but diagnostic and urgent: *look at your money, and you will see your heart; look at your heart, and you will see where you are headed.*

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**Subject Sentence:** Wealth reveals the heart — and the heart’s direction determines eternal destiny.

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**Primary Claim:** God is using wealth as the diagnostic instrument by which He exposes where His people’s ultimate trust and allegiance actually lie — and He is calling them to a shrewdness about eternal things that reshapes how they handle everything temporary.

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## Interpretive Evaluation

### The Dishonest Manager (vv. 1–9) — the chapter’s most contested terrain

The primary interpretive controversy in Luke 16 is the Parable of the Dishonest Manager, and the confusion is understandable: Jesus appears to commend a man who has just committed financial fraud. Three broad readings have emerged historically.

The first reading — that Jesus is commending the manager’s creative generosity once he knew he was losing his position — has had capable defenders but cannot survive the text. The manager reduces debts that belong to his master without authorization; this is not generosity but self-interested manipulation. Jesus calls him explicitly “the dishonest manager” (v. 8) even as he commends his shrewdness. The commendation is real but precisely delimited: it is the *shrewdness*, not the *ethics*, that is commended. Reformed and evangelical exegetes broadly agree on this point.

The second reading — that the master in the parable represents God, who ultimately commends the repentant manager — requires reading a conversion into the text that is nowhere present. The manager shows no repentance; he shows resourcefulness. This reading is too eager to resolve the parable’s discomfort and misses its rhetorical edge.

The correct Reformed reading is the third: Jesus is using a secular figure as an *a fortiori* argument — if this scoundrel has the wit to plan for his uncertain earthly future with everything he has, how much more should the children of light plan for their certain eternal future with everything they have, including their wealth? The parable is ironic and pointed: it diagnoses the disciples’ relative *lack* of shrewdness about eternal things by holding up a

worldly schemer as an uncomfortable mirror. The lesson is not “be dishonest” — it is “be *this serious* about the coming reckoning.” This reading is consistent with Luke’s structure (the Pharisee confrontation and the Rich Man parable follow as direct extensions of the same concern), with Jesus’ own interpretive sayings in vv. 10–13, and with the broader Lukan travel narrative.

### **The Rich Man and Lazarus (vv. 19–31) — parable or historical account?**

A secondary interpretive issue: some traditions (particularly certain Pentecostal/Charismatic and some popular evangelical readings) treat the Rich Man and Lazarus as a historical account of the afterlife rather than a parable, and derive detailed theology of the intermediate state from it — the geography of Hades, the nature of the “great chasm,” the possibility of awareness across the divide. Lutheran and Reformed interpreters broadly agree that the text is parabolic in form and should not be pressed for systematic afterlife cartography. What is *not* parabolic is the chapter’s eschatological claim: there is a real reckoning, there is a real reversal, and the decisive factor is one’s response to the Word of God in this life. The parable’s climactic statement (v. 31) is its interpretive key — this is a passage *about* the authority of Scripture and the finality of this-life response to it, not primarily a geographical description of the afterlife. Reformed exegesis rightly centers the parable’s claim there.

### **The Prosperity Gospel misappropriation**

A third interpretive failure — less a competing hermeneutical tradition than a straightforward misreading — is the prosperity-gospel use of Luke 16 to argue that God rewards financial faithfulness with material blessing. This inverts the text. The chapter consistently treats wealth as a test and a danger, not a reward and a sign of divine favor. The Rich Man is wealthy and damned; Lazarus is poor and saved. The text does not say poverty is virtuous and wealth is sinful — but it unambiguously refuses to treat material prosperity as evidence of divine approval.

### **Verse 18 — divorce saying**

The saying on divorce in v. 18 is jarring in its context and has generated significant discussion. Most interpreters — across traditions — read it as part of Jesus’ confrontation with the Pharisees about the Law’s continuing claim: the Pharisees’ self-serving interpretations of Torah (including lenient divorce practices) are a form of the same self-justification Jesus is exposing in their love of money. The divorce saying is not the chapter’s main concern; it functions as one exhibit in the broader case that the Pharisees are using the Law selectively to protect their own comfort. Reformed interpreters generally note it in this contextual frame and do not treat it as the chapter’s controlling concern.

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## Key Canonical Support

- **Matthew 6:19–24** — Jesus’ extended teaching on treasure and the eye: “You cannot serve God and money.” Provides the doctrinal substructure for the chapter’s claim; Luke 16:13 is a near-parallel to Matthew 6:24, and reading them together establishes that the chapter’s concern is canonical, not incidental.
- **Proverbs 11:24–28; 19:17** — Wisdom’s treatment of generosity and wealth: the one who gives to the poor lends to the LORD. Grounds the chapter’s wealth-as-test theme in Wisdom literature and shows that the issue is not new to Jesus’ teaching but is the consistent claim of Scripture.
- **Amos 6:1–7** — “Woe to those who are at ease in Zion” — the prophet’s condemnation of those who live in luxury while Joseph’s affliction goes unnoticed. The closest Old Testament parallel to the Rich Man and Lazarus: God’s judgment falls on comfortable self-indulgence that has blinded itself to the suffering neighbor. The Pharisees who “heard Moses and the Prophets” had been warned.
- **James 5:1–6** — New Testament prophetic rebuke of the wealthy who have hoarded riches, defrauded workers, and lived in self-indulgent luxury “in a day of slaughter.” James is drawing on the same prophetic tradition as Luke 16 and applies it with the same eschatological urgency.
- **2 Corinthians 8:9** — “Though He was rich, yet for your sake He became poor, so that you by His poverty might become rich.” The christological ground for the chapter’s call to generosity: Jesus is not merely the judge of the Rich Man but the one who, in the reversal the parable anticipates, took the place of Lazarus so that Lazarus could take His place. The eternal reversal is secured by the cross.

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**Aim:** To expose the reader’s actual relationship to wealth through the diagnostic pressure of this chapter, so that they are moved to the eschatological shrewdness Jesus commends — using what is temporary in ways that serve what is eternal.

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## Content Table

| Verse(s) | Content                                                                                                         | Notes                                                                                    |
|----------|-----------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------|
| 1–2      | A rich man’s manager is accused of waste; he is summoned to give an account and told he is losing his position. | Sets the crisis. “Give an account” (v. 2) echoes eschatological accountability language. |
| 3–4      | The manager reasons: he is                                                                                      | The manager’s self-interest                                                              |

| Verse(s) | Content                                                                                                                                                             | Notes                                                                                                                                                          |
|----------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------|
|          | too weak to dig, too proud to beg; he will use his remaining time to secure friends who will receive him after his dismissal.                                       | is transparent — and his reasoning is precisely what Jesus will commend.                                                                                       |
| 5–7      | He summons his master’s debtors and reduces their debts — dramatically, quickly.                                                                                    | Whether this represents remitting his own commission or fraudulent reduction, the acts are decisive and self-serving.                                          |
| 8a       | The master commends the dishonest manager for his shrewdness.                                                                                                       | Key: the commendation is explicitly from “the master” — whether the parable’s master or Jesus speaking is debated, but the commendation is of shrewdness only. |
| 8b       | “The sons of this world are more shrewd in dealing with their own generation than the sons of light.”                                                               | Jesus’ own editorial: this is the <i>a fortiori</i> point. The disciples are being shamed by the comparison.                                                   |
| 9        | “Make friends for yourselves by means of unrighteous wealth, so that when it fails they may receive you into the eternal dwellings.”                                | The application: use money now to invest in people and relationships that will outlast money itself. A dense verse requiring careful interpretation.           |
| 10–12    | A sequence of sayings: faithful in little → faithful in much; unfaithful in little → unfaithful in much; unfaithful in money → who will trust you with true riches? | Money is a proving ground. How one handles temporary, material things reveals one’s character for eternal, spiritual things.                                   |
| 13       | “No servant can serve two masters...you cannot serve God and money.”                                                                                                | The chapter’s doctrinal anchor. Money is not neutral — it is a rival lord. Faithfulness is binary: God or wealth.                                              |
| 14–15    | The Pharisees, who are lovers of money, ridicule                                                                                                                    | The confrontation. Their scoffing exposes their                                                                                                                |

| Verse(s) | Content                                                                                                                                                                   | Notes                                                                                                                                                   |
|----------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------|
|          | Jesus. He responds: what is exalted among men is an abomination to God.                                                                                                   | hearts. External honor-seeking covers internal wealth-worship.                                                                                          |
| 16–17    | The Law and Prophets until John; since then the kingdom is proclaimed; yet not one stroke of the Law will fall.                                                           | The Law’s ongoing authority grounds the coming judgment. The Pharisees cannot escape into a new dispensation — the Law still condemns their heart.      |
| 18       | “Everyone who divorces his wife and marries another commits adultery...”                                                                                                  | Contextual exhibit: Pharisaic self-serving interpretation of Torah as evidence of the same self-justification Jesus is exposing throughout the chapter. |
| 19–21    | A rich man feasts sumptuously; Lazarus lies at his gate, covered in sores, desiring crumbs. Dogs lick his wounds.                                                         | The contrast is maximally stark. The rich man is unnamed; Lazarus is named — the reversal of status has already begun in the telling.                   |
| 22–23    | Both die. Lazarus is carried to Abraham’s side; the rich man is in Hades, in torment, and sees Abraham far off with Lazarus.                                              | The great reversal. Death unmask what money masked.                                                                                                     |
| 24–26    | The rich man pleads for relief; Abraham refuses: “Remember that you in your lifetime received your good things...and now he is comforted...there is a great chasm fixed.” | The finality of the reversal. “Remember” — the rich man’s memory is fully intact; he knows exactly what he chose. The chasm is irreversible.            |
| 27–29    | The rich man asks for a warning to his five brothers; Abraham replies: “They have Moses and the Prophets; let them hear them.”                                            | The chapter’s climactic turn. The Word already given is sufficient.                                                                                     |
| 30–31    | The rich man protests: surely someone from the dead would persuade them. Abraham: “If they do not                                                                         | The final word. The sufficiency and authority of Scripture is the parable’s ultimate claim — and a                                                      |

| Verse(s) | Content                                                                                      | Notes                                                             |
|----------|----------------------------------------------------------------------------------------------|-------------------------------------------------------------------|
|          | hear Moses and the Prophets, neither will they be convinced if someone rises from the dead.” | veiled resurrection<br>reference the Lukan reader will recognize. |

## Divisions Table

| Division | Verses | Label                                                             |
|----------|--------|-------------------------------------------------------------------|
| 1        | 1–9    | The Parable of the Dishonest Manager: A Crisis Demands Shrewdness |
| 2        | 10–13  | Attached Sayings: Money as Proving Ground and Rival Lord          |
| 3        | 14–18  | Confrontation with the Pharisees: Self-Justification Exposed      |
| 4        | 19–26  | The Parable of the Rich Man and Lazarus: The Great Reversal       |
| 5        | 27–31  | The Climactic Refusal: Moses, the Prophets, and the Resurrection  |

## Subject Sentence & Primary Claim (*restated*)

**Subject Sentence:** Wealth reveals the heart — and the heart’s direction determines eternal destiny.

**Primary Claim:** God is using wealth as the diagnostic instrument by which He exposes where His people’s ultimate trust and allegiance actually lie — and He is calling them to a shrewdness about eternal things that reshapes how they handle everything temporary.

## Applications

**1. Examine your money as a diagnostic instrument, not just a practical matter.**  
(*Mind/Belief*)

Jesus does not say money *causes* heart problems — He says money *reveals* them. Your pattern of spending, saving, giving, and hoarding is not merely a financial profile; it is a

cardiac readout. If your budget reveals that you spend generously on your own comfort and minimally on the kingdom and the poor, the text will not allow you to separate that pattern from your spiritual condition. The invitation here is not guilt but diagnosis: sit with your financial records in honest prayer and ask Jesus what He sees there.

**2. Cultivate eschatological shrewdness — think like someone who knows a reckoning is coming.** (*Mind/Belief*)

The Dishonest Manager is commended for one thing: he recognized that his present situation was temporary and that what he did *now* would determine his *then*. Jesus is holding him up as an uncomfortable mirror. The children of light are often less practically serious about eternal realities than worldly people are about earthly ones. This is a call to active, strategic, clear-eyed investment in things that outlast death — time given to people who need the gospel, money given to work that will produce eternal fruit, relationships cultivated with an eye toward the “eternal dwellings” of verse 9.

**3. Let the fear of the Rich Man’s torment move you to genuine compassion for the suffering neighbor in front of you.** (*Affections/Worship*)

The Rich Man did not actively hate Lazarus — he simply did not see him. Lazarus was furniture at his gate. The parable is designed to make that comfortable invisibility impossible. Jesus is pressing on the affections here: do you *feel* the weight of the suffering that sits at your gate? The Rich Man’s torment is not presented as satisfying justice to be contemplated from a distance but as a warning about what comfortable blindness costs. Let it produce in you an affectionate attentiveness to the person who is easy to walk past.

**4. Refuse the Pharisaic move of using religious respectability to justify love of money.** (*Affections/Worship*)

The Pharisees were not crude materialists — they were theologically sophisticated people who had constructed a plausible religious framework in which their wealth was a sign of God’s blessing and their honor among men was a sign of divine approval. Jesus calls this framework an abomination. The same move is available to contemporary Christians: tithing enough to feel generous while structuring financial life primarily around personal comfort and security; speaking the language of stewardship while functionally serving wealth. The chapter calls this by name and strips away the cover. Let the exposure produce grief rather than defensiveness.

**5. Hear Moses and the Prophets — and hear Jesus — now, while there is time to respond.** (*Will/Behavior*)

The chapter closes with one of Scripture’s most sobering warnings: the Word already given is sufficient, and if it is not heard, no further miracle will suffice. This is not abstract — it is a concrete call to *hear and obey* the Word today. In practice, this means: do not defer the application of what this chapter has already made plain. Whatever in your financial life this chapter has exposed — an idol, a neglected neighbor, a habit of self-justification — the

time to respond is now. Abraham's refusal of a post-mortem warning is not cruel; it is honest. The Word is enough. Act on it.

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## Theological Importance

**Theological Importance:** Luke 16 establishes that money is not a morally neutral instrument but a spiritual revealer and a potential rival lord. Jesus' teaching across this chapter grounds a theology of wealth in which what one does with temporary, material things is genuinely revelatory of one's ultimate loyalty — not incidentally but structurally: "one who is faithful in a very little is also faithful in much" (v. 10). The chapter also establishes the finality and sufficiency of divine revelation: the Rich Man's request for a miraculous post-mortem warning is denied not because God is indifferent but because the Word already given — Moses and the Prophets, and now the kingdom proclamation — is fully adequate. What God has spoken is enough. Finally, the chapter establishes that eschatological reversal is real, final, and grounded in this-life response: the categories of "rich" and "poor" are not the decisive factors but rather the categories of "heard the Word and responded" versus "did not hear." This is a God who sees what is hidden — including what is hidden behind financial comfort and religious performance.

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## Reformed Theological Significance

**Reformed Theological Significance:** Luke 16 is one of Scripture's most powerful exhibits of the Reformed doctrine of the heart as the decisive locus of the spiritual life. The Pharisees' love of money is not a surface behavior to be corrected by better habits — it is a heart condition that has bent their interpretation of Torah, their social relationships, and their self-understanding into the service of idolatry. Jesus' exposure of this confirms the Reformed insistence that the heart is the seat of worship, and that money functions as one of idolatry's most effective instruments precisely because it is so apparently practical and so apparently respectable. The chapter also advances a Reformed theology of Scripture's sufficiency and authority: the closing verses of the Rich Man parable are an implicit testimony to the full sufficiency of Scripture for salvation — a point the Reformers pressed against any appeal to tradition, experience, or miracle as a necessary supplement to the Word. And the chapter's implicit christological horizon — the reference to one rising from the dead (v. 31) — points to the one whose resurrection the Pharisees will also refuse to receive, establishing that the ultimate test of the heart is its response to the gospel of Jesus Christ.

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## Main Takeaway

Your money is telling the truth about your heart right now. Jesus is not asking you to feel bad about having it — He is asking you to handle it with the shrewdness of someone who knows the reckoning is real, the reversal is coming, and the only investments that will survive death are the ones made in people and in the kingdom. You have Moses, the Prophets, and the one who rose from the dead. That is enough. Do not wait for more.

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## Preaching/Teaching Pitfalls

- **Turning the Dishonest Manager into an ethical hero.** The most common misreading of the parable. Jesus commends the manager's shrewdness, not his honesty. If the preacher treats the manager's debt-reduction as a model of creative generosity or inspired stewardship, the entire rhetorical force of the parable collapses. The parable works precisely *because* the manager is disreputable — the *a fortiori* argument requires it. Preach the commendation as narrow and ironic: this scoundrel is more practically serious about his earthly future than God's people often are about their eternal one.
- **Turning the Rich Man and Lazarus into a geography lesson on the afterlife.** Preachers who spend extended time mapping the intermediate state — the "chasm," the "flames," the distance between Abraham's side and Hades — are missing the parable's actual claim, which arrives in verses 27–31. The parable's goal is to establish the authority of Scripture and the finality of this-life response to it. Everything prior to verse 27 is setup. Preach toward the climax.
- **Preaching Luke 16 as a social-justice sermon without its eschatological frame.** The parable of the Rich Man and Lazarus does address economic disparity and the suffering of the poor — but it addresses these things *within an eschatological frame*. The corrective is not charity programs but hearing the Word and responding to the neighbor in front of you. A sermon that ends in structural economic critique without calling the individual hearer to personal response before God has not preached the chapter.
- **Softening verse 13 into a warning about financial excess rather than a binary claim about lordship.** "You cannot serve God and money" is not a caution against having too much — it is a structural claim about the impossibility of dual lordship. Wealth functions as a lord that competes with God. Any handling of money that is not consciously brought under God's lordship is, by definition, service to a rival. The preacher who reduces this to "don't be greedy" has missed the radicalism of the claim.
- **Extracting the chapter's financial applications without naming the idol beneath them.** Following the Keller diagnostic: the behaviors Jesus is addressing — hoarding,

ignoring the poor, self-justifying religious financial performance — are symptoms of an idol. The idol is the belief that wealth, comfort, and security can provide what only God provides: safety, sufficiency, and freedom from fear. Behavioral application without idol-diagnosis produces either guilt or self-reformation, neither of which is the gospel response the chapter is designed to produce.

- **Failing to connect verse 31 to the resurrection.** Luke's reader knows what the Pharisees are about to refuse. "If they do not hear Moses and the Prophets, neither will they be convinced if someone rises from the dead" is not merely a hypothetical — it is a prophecy about the Pharisees' response to the resurrection of Jesus, which the Lukan narrative is moving toward. The preacher who misses this connection loses the christological ground of the chapter's ultimate claim. The issue is not just money and the poor — it is the response of the human heart to the Lord Jesus Himself.