

Proverbs 22:27

Authorized King James Version (KJV)

If thou hast nothing to pay, why should he take away thy bed
from under thee?

Analysis

This verse explains the previous warning's stakes: 'If thou hast nothing to pay, why should he take away thy bed from under thee?' The rhetorical question highlights the absurdity of risking essential possessions. 'Thy bed' (מִשְׁכָּבְךָ/mishkavkha) symbolizes the most basic necessity—shelter and rest. Ancient law protected certain essential items (Exodus 22:26-27), but co-signing could override these protections. The principle is stewarding what God has entrusted. We are not absolute owners but managers of God's resources (1 Corinthians 4:2). Foolish financial decisions squander God's gifts and potentially harm our families. Proverbs emphasizes prudent planning: 'A prudent man foreseeth the evil, and hideth himself: but the simple pass on, and are punished' (Proverbs 22:3). This doesn't contradict faith—trusting God includes using the wisdom He provides. Jesus taught stewardship accountability (Matthew 25:14-30; Luke 16:1-13). Believers should avoid debt when possible and manage resources wisely.

Historical Context

Ancient Israel's agrarian economy meant most people lived close to subsistence. Losing essential assets—fields, livestock, tools, shelter—brought catastrophe. The law provided protections: debts were forgiven every seventh year (Deuteronomy 15:1-2), and property returned during Jubilee (Leviticus 25:8-34). However, these protections applied to direct debts, not necessarily guarantees for others. Nehemiah confronted wealthy Jews who exploited fellow Israelites through debt slavery (Nehemiah 5:1-13). In the Greco-Roman world, debt-slavery was common.

Inability to pay led to imprisonment (Matthew 18:30) or slavery. Paul uses debt imagery spiritually—we owe God what we cannot pay, and Christ paid our debt (Colossians 2:14). The gospel transforms our relationship with resources—we hold everything loosely, recognizing God's ownership and our stewardship role.

Related Passages

1 Corinthians 13:4 — Characteristics of love

John 15:13 — Greatest form of love

Study Questions

1. What possessions or financial stability are you risking through unwise commitments?
2. How does viewing yourself as a steward rather than owner change your financial decision-making?
3. Are there areas where you need to exercise greater financial prudence to protect your family's wellbeing?

Interlinear Text

אִם	אֵין	לְךָ	לְשַׁלֵּם	לְמָה	לָקַח
H518	H369	H0	If thou hast nothing to pay	H4100	why should he take away
			H7999		H3947
מִתְחַתִּיב: מִשְׁכָּבְךָ					
			thy bed	H8478	
			H4904		

Additional Cross-References

Proverbs 20:16 (Parallel theme): Take his garment that is surety for a stranger: and take a pledge of him for a strange woman.

