

Bible Study on Debt and Dignity

'Give us this day our daily bread and forgive us our debts as we also have forgiven those who are in debt to us.....' Mt. Ch.6 v.11-12

Introduction – Looking at the Reality of Debt

Step 1: Exploring indebtedness in our locality

In some circles it is not 'polite' to talk about personal money! But since in Europe, money is essential to maintain our daily life perhaps as churches we should take more interest in it! After all what is money but a symbolic means of enabling us to obtain goods and services in a market place. Money is vital even if we are able to provide some basic things by producing them ourselves. Money and bread are connected!

When you think about debt and indebtedness in your locality, what is the concrete situation? Who is in debt and why? What are people's experiences? Do some have easier access and better conditions for borrowing than others?

What do people say about debt in your community?

Are there people who have to borrow money simply in order to have the very basic essentials of life like food?

Where do people borrow money from for these daily needs? Is it in fact possible to do so?

Can people who are poor get a loan if they fall on hard times? And if so what are the conditions? Are they the same conditions as for people who are more affluent?

Are there people who are in a crisis because they cannot pay back their debts? Which people, what debts? Why is this happening?

Finally: What is the effect of debt on people's everyday life and well-being? What do you think debt does to a person's dignity?

Action: Collect the information from conversations, meeting people in need, asking local social workers or other agencies that support people in need. Check out where you could borrow money if you were in urgent need. Find out what the conditions would be (or draw on your own experience if you have hit hard financial times)

Step 2: Bring the results together

Share together what you found out. What new things did you find out about debt in your community? How does it affect people? What does it do to their dignity?

Step 3: Reading the text

Read the text of the Lord's Prayer even though it is so familiar to you! What strikes you about the prayer after your discoveries about debt? Keep in mind that the text is *really* talking about bread and debt! Often debt is translated sin but we have to reckon with the fact that for Jesus hearers the word meant 'debt' – literally.

Background to the text:

Bread and debt were quite simply the two most pressing problems facing Jesus' hearers. Galilean peasants, day labourers and poor city dwellers usually faced the problem of bread and debt. If the reign of God was coming and it would deal with these two concrete issues then that would be a truly obvious benefit.

The petition about debt is truly significant because it is one of those petitions which talks of a close interaction between the way people treat each other and the way God treats people. But it is not conditional! We do not forgive debts in order that God might forgive us our debts of sin but we forgive debts precisely because in God we know we are forgiven. The text stresses the simultaneity of the actions.

There is a big confusion here because the word for debt and sin are interrelated and we find both words in different versions of the Lord's Prayer. This is no accident because of the impact of debt on the lives of people, families and communities and the link can be traced in the Biblical history.

What is the background of this text? The formative event in the history of Israel was their release from slavery. The reason for this liberation was not primarily on the grounds of religion. The Israelites were slaves, yes - and they were taken into slavery because they were in debt along with all who lived in Egypt and Canaan. (see Gen.47 v18-19) So the link between debt and slavery was burned into the consciousness of the Jewish people as a result of bitter experience. (see also 2K4. v1-7) Having been liberated from slavery, debt slavery was to be avoided and so the tradition of the Sabbath Year and Jubilee was developed. (Deu.15, 1-11) This implied that every 7 years, people should be freed from their debt and slavery and so have a new beginning. The Jubilee further implied that every 49 years land should be redistributed to the original owners, so there was no chance for large-scale landownership to develop. It is disputable whether the Jubilee was ever implemented, but it points to an important understanding of the common life. (See for example Ex.22 v25; Ps.15; Lev.25)

But we need to dig a little more deeply: Debt may lead to slavery - people in Biblical times had to work to pay off their debts and they sometimes couldn't do it, for example, because the harvest failed. But the twist then as now, is that when you borrow money you may pay interest and maybe also you have to pledge something as collateral in case you cannot pay back. So you pay interest and sometimes offer a pledge (like to a pawnbroker). Therefore a farmer, in the time of the Hebrew Bible, who defaulted on a loan may have lost both his farmland (which he probably pledged as security for the debt) and have to pay something

back as well - so he became a slave. This mechanism is common in poor rural communities even nowadays. To see a Biblical narrative where this is made plain, take a look at the story of Elisha and the poor widow. (2K4, v1-7).

To summarise, in the understanding of the Hebrew Bible, the charging of interest, which leads to debt, which cannot be repaid, and which leads to hunger, impoverishment and even slavery, is a primary sin. The liberation from slavery in Egypt was the first formative experience and led, as we saw, to the Sabbath and Jubilee traditions. The Babylonian exile was seen as God's punishment because the people did not follow the Sabbath year and forgive debts – the protective measure introduced after the experiences in Egypt. Because of this background the link between forgiveness of debt was linked to forgiveness of the basic sin of pushing people into debt slavery.

The text of the Lord's Prayer is therefore very surprising to modern ears because it makes clear that, according to the Hebrew tradition, the responsibility lies with the lender to forgive the debts. The lender is the one who had the power and responsibility to lend. The one who needed to borrow was in a weaker position. This is a stark contrast to judgements made nowadays, when the borrowers are always blamed and put in the position of being the wrongdoer if they cannot repay a debt. The Hebrew Bible and the Lord's Prayer put the responsibility on the lender. As debts are forgiven, so people can forgive debts of others.

(The text in the Lord's Prayer about bread is equally radical...we should, according to the text, only think about enough bread for daily needs, not the storing up or hoarding of foodstuff. Elsewhere Jesus has quite harsh words to say about those who build up barns and store up food beyond reasonable needs and this would resonate in a context where hunger was commonplace. Linking debt and sin – it is a sin if people do not have their daily bread as a result of a lack of sharing and/or of indebtedness. This is one reason why the early church emphasised 'having everything in common'.)

Step 4: Bring the text and your context into discussion

If you think about debt in your context, in the light of the Lord's Prayer, and the Biblical witness, what do you think about it?

When people get into debt it is a very effective way of controlling them! You don't need to have direct slavery or even colonialism. If people are in debt and they get into difficulties they know that they have to pay back the debt or suffer the consequences. This is a very good way of ensuring people will not challenge exploitative working conditions and do all they can to keep their job (if they have one).

Furthermore, many people who are without a job and even some in low-paid work and need to borrow in order to survive and they are in an even more perilous position. Failure to pay back the debt can result in loss of everything and even violence. On top of this poor people have to pay much more interest – in the UK cases of 6000% are not uncommon – and may be in a kind of debt crisis as they pay back something each week but still the debt increases!

As well as everyday needs, people borrow money to provide their family with a home. Often they have to borrow to the limits and when a crisis comes, for example the place where they work closes and they lose their job or when interest rates soar, they cannot pay off the loan. Often in such conditions property prices fall. People end up homeless because they can neither pay the loan nor sell the house. It may also be that they sell the house but still owe money because of the fall in its value so they end up with no home and in debt.

Acting on Indebtedness Locally and Nationally

Step 5: What could your response be?

For many in Europe the problems of bread and debt still demand a response in terms of securing the provision of bread and freedom from debt.

In the early church, people pooled their possessions to ensure that no one was in need (Acts 2.44-45) and this shows how central the issue of bread and debt was to the early church communities.

Nowadays, we could think of three types of response:

- Support for people already or potentially in debt

Do you now know enough about the situation of people in debt in your community? How big a problem is it? Do you need to do more research into the extent of the problem? Who else and which other organisations may be interested in this issue?

Possible Action: In communities where there is a problem with indebtedness, Some churches have established debt advice centres or worked with others to do so; Local awareness raising about the dangers of excessive interest rates and indebtedness have also been developed.

- Creating a just and transparent alternative

Is there already a possibility for poor people or those on the margins to borrow money for basic needs or emergencies in your area? Is there a need for a local system of financial support?

Possible Action: In Britain the churches are involved in working with congregations and local communities to create 'credit unions' – local saving and loan clubs.

- Campaigning for a just credit system

What organisations and groups in your community are also interested in the impact of debt and high cost lending in your community? Is it of wider interest in society? What alliances and campaigns could be developed to address this issue?

Possible Action: In some countries the churches with civil society have campaigned politically to stop lending at excessive interest rates.

For further reflection

In this Bible study we have looked at personal and household debt but countries are often indebted and this debt is often an investment in the future. Furthermore, in the modern economy, debt is linked to the operation of the (global) financial system and the lack of regulation at this level. Also, when states borrow because they are in difficulty, conditions are imposed which make it difficult for the people but also states have to ensure the viability of banks which pushes the state (people) into debt. This is a topic for further reflection.