

# Debt, Poverty and the Bible

## Debt and the Poor in the Bible

**Exodus 3:7; 20; 21; 23**

**Deuteronomy 14, 15**

*“At the end of every seventh year you are to cancel the debts of those who owe you money ... the Lord himself has declared the debt canceled.”* (Deut. 15:1-2)

**Leviticus 25-27, 50-52**

**Nehemiah 5:1-13; 10:28-31**

*“Now let’s give up all our claims to repayment. Cancel all the debts they owe you – money or grain or wine or olive oil.”* (Neh. 5:10-11)

**Psalm 146:7-9**

**Proverbs 14:31**

*“He who oppresses the poor shows contempt for their Maker, but whoever is kind to the needy honors God.”* (Prov. 14:31)

**Isaiah 58; 61:1-2**

**Jeremiah 34: 8-18**

**Ezekiel 18:7-9**

**Amos 2:6-7, 8:5-6**

*“The Lord says, ‘The people of Israel have sinned ... They sell into slavery honest people who cannot pay their debts, the poor who cannot repay even the price of a pair of sandals’”* (Amos 2:6-7)

**Micah 6:8**

**Habbakuk 2:6-7**

*“‘How long will you go on getting rich by forcing your debtors to pay up?’ But before you know it, you that have conquered others will be in debt yourselves and forced to pay interest.”* (Hab. 2: 6-7)

**Luke 4:17-19; 7:36-50; 11:2-4; 16:1-3**

*“A certain creditor had two debtors; one owed five hundred denarii, and the other fifty. When they could not pay, he canceled the debts for both of them.”* (Luke 7: 41-42)

**Matthew 6:9-15; 18:21-35**

**Acts 2:43-46; 4:32-37**

## Reflections and Discussion Questions about the Bible, Poverty and Debt

### 1. It Begins with Sabbath

*Exodus 20:8-11, 21:2-6, 23:10-11; Deuteronomy 5:12-15, 15:1-18, 31:10*

The most important idea behind the Jubilee is the concept of Sabbath. The Hebrew Scriptures give two reasons for celebrating the Sabbath. The first centers it in creation as an integral part of the covenant that God made with humanity. So to celebrate Sabbath and honor creation we rest. The second center in liberation from bondage in Egypt. Since God freed us from slavery, we honor Sabbath by being liberated from work.

The logical extension of the Sabbath day is the Sabbath Year. In its earliest form (Exodus 23:10-11) it was a year to let the land go fallow and give to the poor. In the next level of development (Exodus 21:2-6) slaves were to be released after they had served seven years. And finally, in Deut. 15:15:1-18, we have a “year of remission” in which all people burdened with debts will be released.

### For Discussion

1. What would practicing Sabbath to honor creation look like in our society?
2. Similarly, what would a Sabbath that honored liberation of those in bondage look like today? What should we do to keep that kind of Sabbath?
3. In what ways would today’s crippling debts be a kind of slavery?

## 2. Royal Decrees of Release

*Jeremiah 34:8-22; Nehemiah 5:1-13; Isaiah 61:1-2*

The second important theme which lies behind the Jubilee laws is the ancient custom of proclaiming “release” when the number of debt slaves and indentured servants got so high that it threatened a collapse of the society. These texts are examples of proclamations of release. The first is found in Jeremiah 34:8-22, the story of King Zedekiah who proclaimed release to slaves, during a siege by Babylonia, as a way of winning favor from Yahweh. The second example is in Nehemiah 5: 1-13, and would be a better model for modern debt cancellation. Following the Babylonian exile, Nehemiah, a Jew appointed to rebuild Jerusalem, is appalled to discover that some of his fellow Israelites have become impoverished and enslaved by usurious lending practices of other wealthy Israelites. He called together all parties, rich and poor, for a meeting and demanded an end to the practice. “Let us stop this taking of interest,” he said to the wealthy lenders. Chagrined, they agreed and said they would “restore everything and demand nothing more from them.”

### For Discussion

1. In what ways is the Jubilee an expansion on the laws that preceded it? Is it an improvement, or a restatement of the same?
2. In addition to connecting the biblical Jubilee to the international debt crisis, Jubilee can provide perspective in a range of issues. What are some other issues in the world which could also be a “Jubilee” issue?
3. Isaiah’s prophesy was written shortly after the Israelites were freed by Cyrus the Great of Persia. It is full of comfort and encouragement. Rewrite this passage in the form of a letter to third world countries. Will they feel liberated or patronized?

## 3. The Parable of the Unforgiving Servant

*Matthew 18:21-35*

This passage addresses forgiveness, including forgiving debts. Why is it that Peter uses the number seven? When Jesus counters, he ups the ante with multiples of seven. Based on what you know about Sabbath, why did Peter (and later Jesus) connect forgiveness to Sabbath? Jesus tells a parable about a King who forgives an incalculable debt owed by a slave, showing when we feel forgiveness, we should be able to forgive. Yet, the first slave saw his dealings with the king as business and continued to live as though he had not been forgiven. This story also depicts a common relationship of indebtedness in Israel at the time of Jesus. Many kings – such as Herod the Great and his sons in Jesus’ day – levied exorbitant taxes, and then loaned money to the poor at rates they could not repay. When they fell behind, the king would take their property or enslave them. In Jesus’ parable, the first slave was evidently in this situation, while the king – probably a stand in for God – was merciful, seldom found in the real world.

### For Discussion

1. What is the difference between the worldview of the first slave and that of the king?
2. What are the economic ramifications of the king’s decision to cancel the slave’s debts? Was it a wise decision? An unwise decision? Why should we care?

#### 4. The Dishonest Manager

*Luke 16:1-8*

In the traditional interpretation, this parable warns about the imminent coming of the reign of God. A more recent interpretation argues the remitting of debts by the manager was done in good will rather than expectation of end times. In that period, most Palestinian land was owned by just a few wealthy landowners. As a result of progressive indebtedness, Galilean peasants were reduced to sharecroppers or slaves on land they previously owned. An incredible amount of money was extracted from peasants through taxes levied by Rome and skimming done by the local tax collectors. In addition, absentee landlords hired unscrupulous managers to collect payments on the debts owed by the peasants. They gouged the peasants by adding a surcharge. It is estimated First Century peasants retained only 20 percent of their produce for subsistence. In this parable—likely based on the debt collection policies of one of these unscrupulous managers—a landowner discovers this dishonest dealing and fires the manager. So the manager cuts off his usurious surcharge on the loans of each of the peasant debtors. In this interpretation, the master is praising the manager for freeing the poor of heavy debts.

#### For Discussion

1. Wrestle with the moral and political implications of a partial debt relief policy on the world scale, in contrast to the full debt cancellation called for by Jubilee.
2. What would be a “manageable” debt load for a country? Most poor countries today owe from 40 to 60 percent of their annual gross national products in debt payments. Following World War II, the Allies refused to allow Germany’s debt load go beyond five percent of its GNP because they determined a country would be unable to develop and get out of poverty with a level above that.

#### CST Reflection

In the spirit of the book of Leviticus, Christians will have to raise their voice on behalf of all the poor of the world, proposing the Jubilee as an appropriate time to give thought, among other things, to reducing substantially, if not canceling outright, the international debt which seriously threatens the future of many nations.

Pope John Paul II, *Tertio Millennio Adveniente (On the Corning of the Third Millennium)*, 1994

#### Prayer

O God, to whom we owe more than we can count,  
 In our desire to control all that is and will come to be,  
 We hold your other children  
 In the grip of debt which they cannot repay,  
 And we make them suffer the poverty we dread.  
 Do not hold us to our debts,  
 But unchain our fear,  
 That we may forgive  
 and release the Other  
 Into an open future of unbounded hope,  
 Through Christ our Savior. Amen.

Source: “As We Forgive Our Debtors: The Bible and ‘A Call to Jubilee!’” Stan Duncan, Massachusetts Conference Jubilee Justice Task Force, United Church of Christ, 2000, Jubilee USA, [http://www.jubileeusa.org/jubilee.cgi?path=/jubilee\\_congregations&page=Handbook.html](http://www.jubileeusa.org/jubilee.cgi?path=/jubilee_congregations&page=Handbook.html) . Used with Permission.

