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## 6. Seeking Community in a Capitalist Age

### A Collective Response to Poverty and Debt, from the Bible to Today

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**Abstract**

Our global communities are divided, in part, by an individualistic economic paradigm that blames the impoverished for their poverty and champions bottom-line profits as a standard upon which good economic practice is judged. A prominent economic ethos in the Bible, however, holds to a different set of values. Despite the diversity of texts on economic ethics in the Hebrew Bible and Testament, an ethos of community responsibility for the wellbeing of the individual can be found in laws, oracles, and stories that are separated by authorship, location, and time. This article considers the value of such an ethos in confronting the abuses and excesses of international capitalism.

Keywords: poverty, safety net, biblical law, economics, capitalism

## Introduction

While the story of Cain and Abel is not usually associated with conversations on Bible and economics, when brought together, the results are quite unsettling. The narrative naturally draws readers' attention to the horror of an elder brother killing his younger, but Cain and YHWH's dialogue in Genesis 4:9-12 is equally chilling. After denying any knowledge as to his brother's whereabouts, Cain asks YHWH a question: "Am I my brother's keeper?" The curses that follow from YHWH serve as a resounding "yes."

An open interpretation of being one's brothers' and sisters' keepers is a terrifying prospect that comes with a life-changing weight of responsibility. When a colleague is bullied, we are that colleague's keeper. When we hear a racist or sexist joke, we are our sisters' and brothers' keepers. When we see a homeless person on the street, we are that person's keeper. A Christian understanding of this notion – which expands the parameters of *community* beyond that of tribe or nation – challenges comfort zones as it draws people out of spectator religion and into a faith that engages community in radical ways. To be sure, the story of Cain and Abel offers pertinent lessons on the dangers of jealousy and of doting on one child over another. When applied to our global economic contexts, however, Genesis 4 raises profound questions as to what it means to be our sisters' and brothers' keepers: both internationally and domestically.

Congruent with the notion of being our neighbors' keepers, an economic ethos that runs throughout the Bible in laws, oracles, and stories, gives the community both legal and spiritual responsibility for the wellbeing of individuals. This ethos is rooted in economic and social contexts that differ greatly from our own. Nevertheless, it is not limited to a particular area of scripture, but transcends authorship, location, and time. Thus, readers of the Bible should ask themselves what this ethos means for our economic practices today. In this essay the focus will be on lending and debt.

In bridging the gulf that divides ancient Near-Eastern economic systems and our own, Roland Boer offers a helpful contrast between *debt lending* and *credit lending*, which he argues are not variations of the same economic feature, but distinct (156-57). Debt lending is the extraction of capital or labor, driven by a desire for the profit of the lender. Debt systems inevitably favor the financially strong, reinforce economic hierarchies, and place the burden of debt upon those in greatest need. Credit lending, however, is driven by the health of the community, favoring the vulnerable and striving for mutual benefit. Boer offers an example of borrowing a hoe.

> If I need a hoe for a few hours, I may borrow it from the common pool or from someone within the village commune. The unspoken assumption is that I will return it as soon as I have finished using it, since everyone knows that I have borrowed the hoe and that someone else needs it for working their allotted strips of land (157).

In this example, a need is met in a reciprocal way that ultimately benefits the entire community. What is interesting is that biblical texts on lending almost always lean toward such systems of credit.[1]

It may be all well and good that the biblical authors drew upon credit systems that were rooted in an ethos of communal responsibility, but can that ethos and such systems exist in twenty-first century global and domestic economics? Rather than offering an economic system based on this biblical ethos, this article will highlight how the biblical ethos of communal responsibility may contribute to economic conversations in which Christians, like the author, should participate.

**Biblical Vision of Healthy Economics**

It must be stated that the blending of an ancient Near-Eastern economic ethos with our modern world is not for the faint of heart. It is a pursuit that is fraught with countless opportunities for error, and even abuse.[2] Biblical economic-ethics are incredibly complex and diverse, as the Bible represents theologies and cultures that span a millennium or more. Genesis 41 encourages government control over the production and distribution of goods, but Micah 2 encourages local control, unfettered by government intervention. Deuteronomy 15 calls for people to take care of the poor – regardless of how they became poor – but Proverbs 18 supports self-determination as the path out of poverty. And to make things even more complex, the biblical authors had no concept of capitalism, socialism, or any of the other economic philosophies entertained in our time. Theirs was a world of subsistence and tribute economics.

Despite the vast differences that separate our ancient and modern contexts, the biblical ethos of communal responsibility for the wellbeing of individuals – found throughout the Bible in laws that secure interest-free loans, individuals' rights to livelihood, and gleaning rights for the poor – can speak volumes to poverty and debt in the twenty-first century.

What connects the ancient and modern worlds, allowing genuine links in ethos and practice, is in what we do share: the existence of economic exploitation and a collection of widely adhered-to religious texts that put the onus on the community to take responsibility for the wellbeing of its individuals.[3] This essay's biblical focus is on the presence of the ethos of communal responsibility in two of the Hebrew Bible's legal codes – the Deuteronomic (Deuteronomy 12-26) and Holiness (Leviticus 17-26) Codes – and numerous relevant texts.

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[1] Boer (157) highlights that these include texts that forbid the charging of interest on loans (Exodus 22:25; Deuteronomy 23:19-20; Leviticus 25:35-37), list the use of interest as a depravity (Ezekiel 22:12), or as a punishment (Isaiah 24:2; 50:1; Job 24:9; Psalms 112:5-6). Similar systems are employed in Islam, as addressed by McRorie in this volume.

[2] Many who have engaged in this practice have fallen into the traps of both imposing modern cultural and economic presuppositions upon the ancient world and engaging in eisegesis while bringing economic texts into the modern world.

[3] The author acknowledges that "community" in reference to the Bible is a loaded term which could refer to immediate family (*bet av*), a clan (*mishpaha*), a tribe (*shevet*), or a kingdom (*malkut*). While the confines of this article do not allow an in-depth study as to what "community" refers to each in the original context of each passage, the author is interpreting though the lens of a Christian concept of community that extends to all.

*Deuteronomic Code*

According to the Deuteronomic Code, YHWH is supposed to have given the Israelites all that they needed in their land. In light of this notion, Deuteronomy 15:4-5 declares a radical idea:

> There will be no poor among you – because YHWH your god will bless you in the land that YHWH your god is giving you as an inheritance to possess – if only you listen to the voice of YHWH your god, to carefully preserve this entire commandment that I charge to you today.

However, the authors assume that the audience will not succeed in their charge, stating, "the poor will never cease to be in your land" (Deuteronomy 15:11). While Deuteronomy 15 offers an idealistic vision, it is also pragmatic. Any economic system – even one designed by God – will be abused, and there will be those who fall between the cracks. While Deuteronomy 15:11 is often used to argue that there's nothing to be done about poverty, Norman Gottwald argues that nothing can be further from the truth; this verse declares that there is always work to be done (196-97). Gottwald's view that Deuteronomy 15:11 is a charge to God's people, rather than a prediction, is supported by the verse's conclusion: "I therefore command you: open your hand to the poor and needy in your land."

To facilitate the long-term protection of needy neighbors, the Deuteronomic code offers a credit system that cancels debts every seven years: the *sabbatical year*. The sabbatical year would ensure that debt did not become a permanent state for an individual or family, but a temporary one. The words of Deuteronomy 15:7 even warn against forgiving debt with a bad attitude, which could raise God's wrath against the lender. Such sentiment is difficult to reconcile with high-interest debt traps that are laid out by payday-loan stores, which are becoming more prevalent in America's impoverished neighborhoods (Melzer). While the sabbatical safety net found in Deuteronomy 15 helped people to break free from loan debt, the Holiness Code presents a safety net designed to help protect land-holding families from falling into perpetual poverty.

*Holiness Code*

In its agrarian context, the Holiness Code's answer to poverty avoidance was rooted in ensuring families' access to farmland, which provided food, shelter, and a livelihood. Around the world and across time, agrarian cultures have found that the best way to ensure a family's continual access to land is to make its sale unlawful.

In Leviticus 25:23-24 God proclaims,

> But the land must not be sold beyond reclaim, for the land is mine; you are but strangers resident with me. Throughout the land that you hold, you must provide for the redemption of the land.

The command appears simple enough on the surface, but this passage, by itself, could be quite dangerous to desperate farmers. If a family suffered crop failure for two or three growing seasons in a row, depleting their food reserves, they could starve to death. To stay alive, families in subsistence economies sometimes need to exchange sections of their landholding for much needed provisions. However, falling into such a position could make a family vulnerable to individuals or groups with greater resources, who may desire to permanently acquire the desperate family's land. The authors of the Holiness Code foresaw – or more likely, had witnessed – such dealings, and devised a three-tiered safety net to address this kind of profiteering.

The first safety net begins with a proclamation from YHWH, stating, "If your kinsman is in crisis and has to sell part of his holding, his nearest redeemer shall come and redeem what his kinsman has sold" (Leviticus 25:25). In other words, if a struggling farmer had to sell some of his land[4] to wealthier farmer for goods, it was the sacred duty of the struggling farmer's closest relative to purchase it back. Notice that there are no stipulations as to how the struggling farmer entered his predicament. Whether due to bad luck, poor choices, or an addiction, the verse simply states that the struggling farmer's nearest relative was to buy the land back for his kinsman in need, if he was able.

The second safety net states that if the struggling farmer's extended family is unable to reclaim his land, but the poor farmer falls upon good fortune, he is to buy the land back for himself (Leviticus 25:26-27). However, he will only redeem his land for the remaining value of the contract. For example, if the impoverished farmer sold the plot for ten years in exchange for ten units of grain – and can buy it back after five years – the original landholder will only owe his creditor five units of grain, since the creditor could use the land for half the length of the contract. Being a credit system, the primary objective of Leviticus 25:26-27 is equity and mutual benefit, not personal profit for the creditor.

Should the first two safety nets fail to catch the struggling farmer, Leviticus 25:28 offers the final line of defense, known as the year of jubilee, which occurred every fifty years. Because YHWH is deemed the only true owner of the Israelites' land, the land was not theirs to sell. For this reason, only the productive value of the land could be sold for a maximum length of forty-nine years, after which all arable land reverted to its original holder. The struggling farmer might not live to see the jubilee year, but the system ensured that his family line would not be left in a perpetual state of poverty.

It is important to note that jubilee did not protect the transfer of real property within city walls. The authors of Leviticus 25:29-30 offered a separate rule in which the sale of a dwelling within city walls had to be reclaimed within a year. Should the original holder fail to reclaim the house in the allotted time, the "house in the walled city will belong to the purchaser in perpetuity" (25:30). This distinction of city and rural property highlights the jubilee's intent of poverty prevention; the jubilee was designed to support access to land that was the holder's source of livelihood.[5]

Benefits of the jubilee's credit system are three-fold. First, it ensured that families who fell into poverty could climb back out. Irrespective of the circumstances that led to the need to trade the productive capabilities of a struggling farmer's landholding for goods, those

[4] Masculine pronouns are used because – in the passage's ancient Near-Eastern context – only men could hold land.

[5] Exceptions are made for houses in villages that do not have city walls (Leviticus 25:31-32) and for Levite homes (Leviticus 25:32-33), which were given unending rights to redemption.

circumstances would not financially cripple the family into future generations. Second, it prevented wealthier families from using their position to control others' lives, indefinitely. Any designs to permanently acquire their neighbors' land would be thwarted at the end of the cycle. Third, the jubilee law promoted community and social stability, avoiding the sorts of conflicts that arise when people are unable to access their basic needs, such as rioting and revolt (Gerstenberger: 382-85). Rather than allowing neighbors to take advantage of each other – as seen in the wake of the 2008 financial crisis – Leviticus 25 expects people to be their brother's and sister's keepers, assisting neighbors-in-crisis in fair and reciprocal exchanges that fostered, rather than divided, communities.

## Prevalence of Community Responsibility in the Bible

The ethic of community responsibility to the wellbeing of the individual is neither a flash-in-the-pan ideology from a place and time, nor is it limited to the texts of Deuteronomy 15 and Leviticus 25. The jubilee and sabbatical laws in the Holiness and Deuteronomic codes are reflected in laws and stories throughout the Hebrew Bible that condemn the removal of boundary markers and ensnaring people in debt.

### *Laws Prohibiting the Removal of Boundary Markers*

Texts preventing the removal of boundary markers – signifying permanent transfers of land – are found throughout the Hebrew Bible; some of these texts likely predate Leviticus 25. Deuteronomy 19:14 proclaims, "You will not move your neighbor's boundary marker, which was set up by previous generations, in the property that YHWH, your God, is giving you to possess." This prohibition is amplified in Deuteronomy 27:17, which threatens, "Cursed be he who moves his neighbor's boundary marker." Outside of the Pentateuch, Proverbs 22:28 and 23:10 also forbid tampering with ancestral markers; the latter places emphasis on the harm that such actions inflict upon the vulnerable, adding, "do not encroach on the field of orphans." In the book of Job, Job refers to those who shift boundary markers as a benchmark for "the wicked" (24:2).

Within the context of the biblical narrative, these protections of ancestral land-rights ensured God's promise of land to Abraham and his descendants (Genesis 15:18-21). However, such an ethic is not unique to the ancient Israelites; it is also found among their neighbors. And while many scholars consider these biblical laws to have been an ideal or tools of propaganda that were never implemented, archaeological and textual records reveal that Israel's neighbors put similar laws into practice.

Leasing fields in ancient Babylon was common, but sales, claims of land as assets, and even using landholdings as collateral are absent from their records, suggesting that land was not used in legal exchanges (Renger: 296-97). Similarly, land records from the ancient cities of Mari and Nuzi show that poverty was curbed by keeping the right to access arable land within the family, which is a common practice in agrarian societies around the world (Malamat: 82; Purves: 69; Renger: 305-306). If practiced by Israel's neighbors, it is possible that Israel also practiced such laws. But even if Israel did enact sabbatical and jubilee, the question must be raised: did such laws and protections work? Perhaps to varying degrees, but the Bible offers several accounts of their spectacular failures.

*Biblical Failures to Stem Poverty*

Breaking the biblical ethos of community responsibility is a central theme in the story of Naboth's vineyard. In the story, the famously wicked King Ahab wanted to purchase the vineyard of his subject, Naboth, so that he could plant a vegetable garden next to his palace. Although the king offered him either fair payment or an even better vineyard in exchange, the pious Naboth refused his king by referencing ancestral land-rights similar to those recorded in Leviticus 25: "YHWH forbids me to give you my ancestral inheritance" (1 Kings 21:3). Rejected by his subject, the despondent king returned to his palace to sulk on his bed. The story's portrayal of a farmer silencing one of Israel's most evil kings – who does not lash out at Naboth, but returns home and refuses to eat – emphasizes the authority of the biblical ethos in Israelite culture. King Ahab's wife, Jezebel – a Phoenician who was not raised in this ethos – viewed such laws as beneath a king. In turn, she successfully conspired to kill Naboth so that her husband could seize his land and have his garden. The offense does not go unnoticed by YHWH; the tale culminates with Elijah's prophecy that dogs would drink Ahab's blood from the very ground where Naboth was killed. The story of Naboth's vineyard asserts that anyone who breeches another's right to land and livelihood could expect divine punishment: even kings.

Another tale of warning against breaking the ethos of community responsibility is found in Nehemiah 5, where the Jewish governor Nehemiah scolds his nobles for exploiting their people, rather than assisting them. Enraged that they had used their positions of power to ensnare subjects in crisis with high-interest loans, Nehemiah recalls the words of his nobles' victims.

> "With our sons and our daughters, we are many; we must get grain, so that we may eat and stay alive." There were also those who said, "We are having to pledge our fields, our vineyards, and our houses in order to get grain during the famine." And there were those who said, "We are having to borrow money on our fields and vineyards to pay the king's tax" (Nehemiah 5:2-4).

These are not the words of people who have fallen through the cracks of a just system. They are representative of a debt system that coerces people into choosing between selling their fields and starving to death. Nehemiah underscores the need for course correction in verses 9-11, proclaiming,

> The thing that you are doing is not good. Should you not walk in the fear of our God, to prevent the taunts of the nations, of our enemies? Moreover, I and my brothers and my servants are lending them money and grain. Let us stop this taking of interest. Restore to them, this very day, their fields, their vineyards, their olive orchards, and their houses, and the interest on money, grain, wine, and oil that you have been exacting from them.

Under threat of divine vengeance, the offending nobles heed Nehemiah's demands, promising to restore their subject's access to land. Whereas Nehemiah's nobles were allowed to repent, prophetic oracles against land grabbing often promised God's wrath.

In the context of Assyria's eighth-century invasion into the southern Levant, Isaiah 5 and Micah 2 condemn Judean elites who stole their neighbors' inheritance by taking their houses and fields (Coomber: 27-32, 233-36). Regardless of when the texts were composed, archaeological records point to land acquisitions during this period. Prior to Assyria's invasion, Judah was a collection of scattered subsistence communities that grew a wide variety of crops for their own needs. After becoming a vassal state of the Assyrian Empire, however, Judean agriculture was transformed, with agricultural production centralized under government control to focus on the production of specific goods – such as olive oil and wine – for their Assyrian overlords (Coomber: 97-116). This major shift in farming necessitated land consolidation and an end to family-controlled farmlands, allowing Judean rulers to uproot their people and seize lands that they had worked for generations. The oracles of Isaiah 5 and Micah 2 condemn those who betray their collective responsibility with collective punishment; God promises Judah's annihilation for betraying its communal responsibility for the wellbeing of the individual (the fall of Babylon in Revelation 18 presents a similar scenario).

Again, regardless of whether or not Leviticus 25 and Deuteronomy 15 enjoyed adherence, their ethos surfaces in enough places – separated by authorship, location, and time – to be taken very seriously. The idea of collective responsibility for the wellbeing of individuals was woven into Israelite culture for centuries, if not longer.

Whether or not they are directly connected, ethics of collective responsibility are found in our time, and it is worth noting both their strategies and also their failures to determine if and how the biblical ethos might connect. The following section considers how neoliberal capitalism and the American experiment have approached collective responsibility. Sadly, their attempts reflect the failures that the Israelites experienced, resulting in the division rather than the unification of communities.

## Modern Debt Abuses and Community Breakdown

### *Global Economics*

Toward the end of the World War II, forty-four Allied nations sent delegates to the United States to develop a strategy for coping with the post-war economic challenges that were to come. Considering the war's massive losses to life and industry, the delegates faced an enormous task. The members agreed that global financial balance needed to be achieved to ensure a lasting peace, and in a spirit of collective responsibility, they designed an approach of shared prosperity to end poverty and hunger, correct national debts, and assist with the development of poorer countries: even if at a cost to the world's wealthiest nations (Kuhn: 663; Fellner). To accomplish this task, they created the World Bank – originally called the International Bank for Reconstruction and Development – and the International Monetary Fund (IMF) to offer low-interest loans (Brown: 199). While there have been successes, a world system that originally promoted itself in the spirit of credit and community-building quickly became one of debt and extraction.

In what *The Economist* refers to as "ludicrous" and "political [positioning] more than an objective attempt to [create equality]" (138), the United Kingdom insisted on greater voting powers for the IMF and World Bank's largest donors, arguing that they carried the greatest burden. Greater voting powers, however, allowed the world's richest countries to craft a global economic system that supported their own interests, while impoverished countries increasingly lost their voice and became ever more dependent upon their creditors' goals (Coomber: 144-

49). One of the most effective tools for dominating poorer nations has been the implementation of conditionality loans.

Just as people tend to be loath to become financially involved with an unstable person, most lending states are not interested in becoming involved with unstable governments. The conditions attached to conditionality loans are designed to reduce the risk of default by removing corruption and domestic policies that can hinder a poor country's involvement in international capitalism. Those who favor their use, point to conditionality loans' ability to remove local laws that make trade difficult; and there have been successes (see Payer: 204). Those who oppose these loans argue that they do more harm than good, penetrating too deeply into indebted nations' affairs and threatening national sovereignty.

Domestic policies that can cause roadblocks to success in international capitalism, such as inheritance-based land-management laws and protectionist measures, often serve as lifelines for farmers and businesses that are unable to compete with highly-advanced nations in the international markets (Carter: 18). By removing such protections, IMF loan conditions have opened lands set aside for conservation, culture, and spiritual reasons to mining and industry, as seen in Uganda's 1975 Land Reform Decree and Tunisia's dismantling of ancient collective and religious farmlands, the *habous* (Payer: 204; Mamdani: 202; Anderson). Beyond allowing wealthy countries to dictate borrowing nations' economic policies, conditionality loans have allowed creditors to dictate impoverished nations' political, educational, and even military decisions, threatening their national autonomy (Kempner and Jurema; Biersteker: 155-56). Such abuses have caught the attention of economists.

Under the leadership of Allan H. Meltzer, the United States Congress charged a group of leading economists who were to make recommendations on U.S. policy toward IMF lending. At the conclusion of their study, the Meltzer Commission expressed dire concerns over the coercive and intrusive nature of IMF loan conditions, stating that their far-reaching powers stretched well beyond nation-building, wielding "too much [control] over developing countries' economic policies," and undermining "the sovereignty and democratic processes of member governments receiving assistance" (Meltzer).

While conditionality loans offer assistance, they also pressure vulnerable nations into restructuring themselves in ways that both go against their own interests as they promote the world's wealthiest countries' goals. The IMF has been used to ensure financial and social control over highly indebted poor countries. On a global scale, such moves are quite the opposite of the community serving the needs of its individuals. This paradigm of debt management used on the global scale exists and is employed as a means of financial and social control in the United States.

*The American Dream*

When I ask my students for the benchmarks of the American Dream, the white board becomes filled with a range of items. The three items that I get from every class, however, are homeownership, car-ownership, and having a satisfying career. For many Americans, having a satisfying career involves a college education.[6] I then ask my students, "How many

[6] Several studies have shown that people with a college degree are better able to avoid poverty (Fry).

Americans can achieve even one of these things without becoming heavily indebted?" The answer is "hardly any." Therefore – unless one is among the nation's wealthy elite – achieving American society's standard of the good life demands debt, and a lot of it. For those who control lending, they are in a highly profitable position; sadly, their approach has not been rooted in the interests of community wellbeing and mutual benefit. Rather, the path to the American dream winds through systems of debt that reinforce our economic hierarchies at the expense of those citizens who are in the greatest need.

Regarding student loans, my students decided to go to college and incur their debt. Since they will benefit from their college education, it can be argued that their massive loans are just. The benefit of their education, however, is not theirs alone; it is also ours. College students will go on to become the medical workers, engineers, artists, and educators who will carry our nation forward. But the injustice of their debt is found in how it will be handled. While student loans are traded behind closed doors for pennies on the dollar, most college graduates will pay their debts in full (Kasperkevic). This burden will delay major life choices for many, including such intimate matters as when to start a family.

Before our systems of debt can be addressed, the myth that those who struggle with debt got there due to recklessness must first be confronted. Bad choices can certainly lead to debt, but in a society where houses, cars, and student loans are often essential – not just to chase the American Dream, but to avoid poverty (Fry) – most debts come from playing by the rules. Although while many who struggle with debt are looked down upon with moral indignation (Gabler), the system that put them there – and those that benefit from it – often escape scrutiny.

The dysfunction of our handling of debt and resources is found in the numbers. A 2016 Federal Reserve study found that seventy-one percent of Americans did not expect wage-increases in 2017, forty-nine percent of part-time workers needed more work, and forty-seven percent of Americans – nearly half the citizens of the world's wealthiest nation – were unable cope with a $400 emergency. Most shameful of all, one-in-five Americans under the age of eighteen lived in poverty (Schwartzenberg, et al.: 1432). The question that naturally arises is how can ancient Near-Eastern texts on debt exploitation possibly relate to the economic realities of twenty-first century America?

*Ethos of Collective Responsibility in the United States*

In the United States' post-industrial landscape, farm and ranch families make up less than two percent of the population, and only fifteen percent of America's workforce is involved in agriculture (Bureau of Labor Statistics). Since access to land and livelihood are no longer synonymous, the lens through which we read the biblical ethos of communal responsibility needs to be adjusted. In the modern context, speaking in terms of access to shelter, food, and employment – those things that the ancient Israelites gained from land – is more appropriate. Since the laws of Deuteronomy 15 and Leviticus 25 were compulsory, tax-funded services can serve as comparable examples of United States citizens' obligations to being their brothers' and sisters' keepers.

In terms of access to shelter, United States taxpayers fund the Department of Housing and Urban Development (HUD) that provides poor, disabled, and elderly people access to affordable and transitional housing, while also fighting foreclosure due to financial hardship. One of the ways in which Americans collectively ensure access to food for the individual is through the Supplemental Nutrition Assistance Program (SNAP), which helps over forty-four million Americans buy groceries (USDA 2016). The Federal Breakfast Program is another tax-funded service that offers daily breakfast to nearly fifteen million children (USDA 2017). Taxpayers assist the next generation in accessing their livelihood through tax-funded public education and Head Start programs, which assist children in gaining the skills and knowledge that they will need in the workplace.

While the means of livelihood in the ancient world and the United States differ greatly for most, Americans have created laws and programs – to varying degrees of success – that align with the ethos of collective responsibility. However, even with these mandates, like Jezebel and those who uprooted farm families in eighth-century Judah, we fight this responsibility. In recent years, efforts to ensure the wellbeing of our most vulnerable citizens have been attacked through an unlikely marriage of financial elites and populist movements.

*Hostility toward Collective Responsibility in the United States*

As a part of a poverty agenda that the Republican Party introduced in May 2016, the Speaker of the House, Paul Ryan, proposed a cut of more than $23 billion in the SNAP program (Akin). Iowa Senator Joni Ernst, aligned with the populist Tea Party movement, campaigned on putting an end to food stamps and closing the Department of Education. Ernst's views align with her benefactors, financial elites David and Charles Koch.

During a 1980 vice-presidential run on the Libertarian ticket, David Koch called for an end to welfare, Social Security, and public education. Today, he and his brother pay for ads and political races that are in line with the goals of the Libertarian Party, who have declared a "war on the War on Poverty." In early 2017 the Libertarian Party's website proclaimed,

> We should eliminate the entire social welfare system. This includes food stamps, subsidized housing, and all the rest. Individuals who are unable to fully support themselves and their families through the job market must, once again, learn to rely on . . . family, church, community, or private charity to bridge the gap.

Those words, "once again," reflect the myth that Americans were ever self-sufficient. Federal taxes funded the unemployed as far back as the late eighteenth century. The 1862 Civil War Pension Program assisted veterans and their families. Many European American's ancestors received government land that was stolen from Native Americans, and enjoyed a tax-funded infrastructure that allowed people to get their goods to market. While U.S. citizens have always relied on community responsibility for the wellbeing of its individuals, many hold onto a false narrative that America's history has been entirely individualistic.

A prime example of hostility toward an ethos of community responsibility for the wellbeing of the individual is found in the handling of the 2008 financial crisis. While the shady lending and investment practices of financial giants were the primary cause of the crisis, it was the borrowers who took the hit. As millions of households suffered the trauma of unemployment and home foreclosure – many committed illegally in the robo-signing scandal – J.P. Morgan CEO Jamie Dimon, a major architect of the bailout, negotiated a tax-payer funded sale of Bear Sterns that allowed him to reap a handsome stock profit of $90 million (Myers: 63).

So how might the ancient ethos of collective responsibility for the wellbeing of individuals find a voice in these twenty-first century economic environments? In the same way that it did in late eighth-century BCE Judah, Persian Judea, and under first century CE Roman rule: in resistance.

## Use of the Biblical Ethos in Our Time

It can be difficult to find the community-responsibility-mentality among the din of the take-mentality, which permeates capitalist-consumerist culture. In the past number of years, however, several groups and organizations have looked to Leviticus 25 and Deuteronomy 15 for inspiration.

### *Jubilee USA and Grenada's National Debt*

Jubilee USA is a faith-based organization that focuses on international poverty and is currently involved in a campaign to alleviate Grenada's national debt. With Grenada's government as its primary employer – and suffering 50% unemployment – the island nation has been hit hard by IMF austerity measures that have cut both government jobs and access to social services.

A key struggle that Grenada faces is a lack of international economic regulations, resulting in the sorts of predatory lending-practices that the IMF was created to prevent. One such practice is the use of vulture funds: hedge funds that prey upon impoverished countries by buying their sovereign debt for pennies-on-the-dollar and demanding repayment in full (Samples). Since there is no equivalent of bankruptcy court for countries, indebted nations facing massive debt have limited options (Winters: 23).

In addition to promoting debt forgiveness and protective regulations, Jubilee USA works with religious and political leaders to promote non-austerity alternatives to debt crises. Rather than using cutbacks on government programs to reduce costs, Jubilee USA encourages the IMF to pursue growth by curbing corporate tax-avoidance (Winters: 23). Citing Pope John Paul II and Pope Francis, Jubilee USA's executive director, Eric LeCompte, asserts that we must go beyond debt forgiveness to realize that national-debt crises are symptoms of a "sickness in the international-financial sector," which needs to be reworked to protect the poor (Winters: 23). Akin to the biblical ethos from which Jubilee USA takes its name, the organization calls on the international financial system to put the onus of debt on those who can carry the weight, rather than upon those who are struggling to keep their heads above water.

### *Rolling Jubilee Fund*

A kind of debt to which many Americans can relate is student-loan debt, mentioned above. Higher-education expenses – and the loans that follow – burden those who chase the American Dream with a collective debt of $1.2 trillion. In confronting the shady practices of the industry behind this debt, Rolling Jubilee takes a crowd-sourcing approach to the biblical ethos of collective responsibility.

Thomas Gokey, a co-founder of Rolling Jubilee, works to expose the way in which secondary markets buy student debt for pennies on the dollar, and then resell that debt at greatly reduced prices. He and his organization accomplish this by purchasing student debt cheaply and then abolishing it in a jubilee of their own. Starting with $400 of his own money, Gokey purchased and then forgave $14,000 of debt (Frykohlm: 10-11). In recent years, Rolling Jubilee has abolished $3.8 million of student debt with a little over $100,000: approximately three cents to the dollar (Kasperkevic).

While abolishing $4 million of debt is impressive, it is a drop in the $1.2 trillion bucket of American student loan debt. Gokey explains that Rolling Jubilee's strategy is not to solve the problem through loan forgiveness, but to

> [punch] a hole through the morality of debt, through this idea that you owe X amount of dollars that the 1% says you owe. In reality, that debt is worth significantly less. The 1% is selling it to each other at bargain-based prices. [The debt holders] don't actually owe that (Kasperkevic).

According to Rolling Jubilee, as of March 2017, they have abolished nearly $32 million of student, medical, and credit card debt with the $701,000 they have raised.

These examples are but a few of the movements that, inspired by the biblical ethos of community responsibility, are working with communities, economists, and policymakers to confront systemic debt and poverty, and not without effect. In addition to direct victories achieved by such organizations as Rolling Jubilee and Jubilee USA, the IMF published an article in 2016 that questioned the use the neoliberal principals of free movement of capital across borders and austerity measures as catchall solutions for dealing with impoverished nations (Ostry, Lounganai, and Furceri).

## Concluding Thoughts

Biblical systems of subsistence economics cannot be directly applied to the twenty-first century without a revolution or a complete societal breakdown: both of which are possible if our economic systems keep on their current and unsustainable trajectories. However, the Bible's underlying ethos of community responsibility for the wellbeing of individuals can play a helpful role in fundamentally transforming our global and domestic debt systems, which favor the strong, reinforce economic hierarchies, and place our economic burdens on those who are in the greatest need.

If Christians are to take the Bible's central themes seriously, an economic ethos of credit that is spread across Christian scripture – separated by authorship, location, and time – must also be taken seriously. Viewing our economic systems and personal financial decisions through the lens of Deuteronomy 15 and Leviticus 25:23-28 illuminates difficult truths and raises important questions about our economic practices and societal standards of living. In what is perhaps an unexpected place – the ancient texts of the Bible – readers find a powerful set of texts with which to start reimagining modern financial systems that are economically, environmentally, and morally unsustainable. The biblical ethos of collective responsibility challenges readers of the Bible to question a capitalist system in which there are specialty labels like "fair trade," "ethical investments," and "conflict free diamonds," but in which the clear majority of our goods are not labeled as "sweatshop produced," "unethical investing," and "blood diamonds." The biblical ethos found in Deuteronomy 15 and Leviticus 25 can challenge a system in which the clear majority of us are not wealthy enough to afford to be ethical; few can buy exclusively fair-trade clothing and feed their families with ethically sourced food.

The biblical ethos of collective responsibility offers an important challenge to scrutinize our decisions by how they affect the most vulnerable of our society and to reject personal ambitions or bottom-line profits as the highest standards upon which good economic practice is judged. The biblical ethos calls for those who adhere to the Bible to ask what community responsibility for the wellbeing of the individual means for them, today.

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