

christians  
against  
poverty

**CAP**

# Our biblical mandate

## CAP – Our biblical mandate

### An introduction from our CEO

2021 marks the twenty-fifth anniversary of Christians Against Poverty (CAP). This is a good opportunity to think more deeply about our mission, motivation and strategy and we believe that looking at the Bible, God's heart and the Gospel as it relates to poverty and debt is the right place to start. A solid biblical framing and a deeper understanding of the prophetic calling of CAP will help ground our mission in Scripture and enable it to be passed on faithfully and fruitfully to the next generation.

We invited Bible Society to support us in developing this biblical framework and help us articulate CAP's prophetic calling. The Bible Society team engaged CAP leadership in a participatory and inclusive process, soaked in prayer and discernment, that enabled us to generate this biblical mandate collaboratively. It has been exciting to be drawn so much deeper into the Bible in the context of group prayer and prophecy, interactive reflection, a personal prayer retreat, journaling and reflective drawing.

We are grateful to Bible Society and its contribution to this important piece of work. This process has drawn us closer to all the Bible says about poverty and debt and the biblical calling that is upon each one of us as Christians. Poverty is an often misunderstood concept, particularly in the UK, and is not simply about not having enough materially. Poverty is a result of broken relationships with God, ourselves, others and the world around us.

As humans we are interconnected and interdependent. At CAP, we see poverty as multidimensional: economic, relational/social, spiritual and environmental. Poverty leaves people with a lack of real agency (agency refers to one's ability to act in a given situation).

As this narrative sets out, as Christians we are obligated to care for the poor in a way that treats them with dignity, has space for personal responsibility, growth and learning, and is effective and compassionate. Poverty alleviation is a partnership with God and others.

What we think about poverty affects our response to it and everyone has a role to play. Poverty doesn't stand still and is always evolving. The dynamic nature of poverty requires that each generation tackle it anew. We are that generation.



## Bible Society's approach

Bible Society's approach aims to avoid the Bible being treated as a specialist text accessible only to trained theologians (though the work of scholars is welcomed and used).<sup>1</sup>

Bible Society has worked with the CAP team to conduct a conversation with four different biblical voices on poverty and debt, corresponding to the *wisdom*, *narrative*, *prophetic*, and *instruction* genres.<sup>2</sup> This has helped us to listen appropriately to the voices of those experiencing poverty and debt and to those seeking to help them, as well as Scripture itself, the Holy Spirit, and one another. As a result, we have sought to:

- Discern the nature of the **context** of CAP's work in church and society
- Develop a biblical **vision** for working with those in poverty and debt
- Be provoked to a fresh **intentionality** by the tension between God's heart and reality
- Be inspired to **respond** in light of specific examples and injunctions in Scripture

## Context

The Covid-19 pandemic has accelerated and reinforced poverty and inequality trends in Britain. According to a recent report from the Legatum Institute, today more than 15 million people – 23 per cent of the UK population – live in relative poverty with almost 700,000 (including 120,000 children) being added as a result of the Covid economic crisis.<sup>3</sup> Today in-work poverty is on the rise,<sup>4</sup> and low income is the key driver of poverty and problem debt. As a recent CAP Client report shows, 20 per cent of CAP clients in 2020 gave low income as the primary reason for their debt crisis. This is followed by mental ill-health (18 per cent) and relationship breakdown (14 per cent).<sup>5</sup> These are often both effects and causes of poverty and problem debt.

Many people (one in two CAP clients) who experience problem debt wait more than a year before they seek help. A combination of trying to sort things out themselves,

<sup>1</sup> The approach is based on the academic teaching and practice of our Chief Executive, Paul S Williams. See his *Exiles on Mission: How Christians can Thrive in a Post-Christian World* (Grand Rapids, MI: Brazos, 2020).

<sup>2</sup> A broad categorisation developed by John Goldingay in his *Models for Scripture* (Grand Rapids, MI: Eerdmans, 1994) and *Models for Interpretation of Scripture* (Grand Rapids, MI: Eerdmans, 1995).

<sup>3</sup> <https://li.com/reports/poverty-during-the-covid-19-crisis/> The report uses the [Social Metrics Commission's](#) approach to poverty measurement, which takes into account, among other things, 'material resources available' (e.g. earnings, benefit and tax credit income) after 'inescapable costs' (e.g. childcare, disability, family-specific) and 'immediate material needs', in an attempt to paint a more comprehensive picture of the depth, persistence, and lived experience of poverty.

<sup>4</sup> 56 per cent of those in poverty in the UK are in working homes. See <https://www.jrf.org.uk/report/uk-poverty-2019-20-work>

<sup>5</sup> CAP Client Report, April 2021, p.6.

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shame, and simply not knowing where to get help lies behind this. People in these situations typically speak of feeling ‘trapped,’ ‘ashamed,’ ‘sinking,’ ‘drowning’ and ‘isolated.’ These feelings can lead to a sense that ‘my family would be better off without me’ or ‘I can’t see a way out.’

This can happen to anyone. All it takes is a change in circumstances – e.g. an unexpected redundancy, a sudden illness, a relationship breakdown – and anyone can start down a cycle of decline, especially if support systems are weak or non-existent.

Christians typically want to help people in these predicaments, but don’t know where to start. There are also different attitudes toward those experiencing poverty and problem debt within the Church, and differences of opinion about what kind of help is best to offer. We encourage conversation about this, and above all engagement in prayer and Bible reading. We hope that this report will help churches do that.

## Sphere of influence

Our ‘sphere of influence’ includes the network of people, relationships and institutions in which CAP operates. For CAP this includes (1) the UK Church (around 45,000 local churches), (2) people in poverty and debt, (3) the financial, money and debt advice sectors, and (4) government/policy-makers.

CAP works in close *partnership* with churches and individual Christians to build a *bridge* to people in poverty and problem debt. The bridge enables a two-way communication between those in debt and poverty, and these partners – churches and individuals. Our distinctive approach is to work *with* and *through* churches – local communities of committed Christians – and, within them, individual Christians with a particular heart for people in poverty that act as CAP ‘champions,’ supporters and volunteers.

Our relationship to the church is one of joint service, mutual support and partnership in the Gospel. We could not, and do not want to function without the Church. That said, we recognise that theologically, CAP is part of the Church and was birthed from it. As such, we seek to play our part in God’s on-going mission in the world – to proclaim and practically demonstrate God’s work of *redemption, renewal and restoration* through the life, death, and resurrection of Jesus Christ. However, we participate in God’s on-going mission collectively, as an organisation with a particular vocation, and therefore in a more focused, systematic and institutionally defined way than would be possible or desirable for a local congregation. Thus, our partnership with local churches is deeply and deliberately complementary.

With respect to the corporate, financial and government sectors, we seek to act as mediators and advocates for people in poverty and debt, seeking to give voice to

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those whose voice is not heard, and work generously in recognition that business and government are also invited to participate in God's redemptive economy. We see ourselves as having a discipling and, where appropriate, prophetic responsibility towards culture and the institutions which shape the conditions, material and otherwise, of the people we feel called to serve.

## Vision<sup>6</sup>

### Creation

God created a world of abundance, right relationship, and purpose. The Bible begins from the inexhaustible abundance, relational wholeness and fruitfulness that is at the heart of creation. This is a state where crushing debt and poverty cannot exist. Work is given as purposeful and rewarding. As an expression of human nature, work is designed as a collaborative activity by which humans join God as 'junior partners', with agency and empowerment, to cultivate and care for the earth, and to serve their own and others' needs.

All human beings are made in the image of God, essentially related to Him, created out of love and freedom, with intrinsic worth, value and dignity. We are all created with agency – relationships, resources, and capabilities - that enable us to act meaningfully in the world. Relationships, between God and humanity, and between human beings, are marked by trust, intimacy and friendship. This was God's original intent and it has not changed.

### Fall

Sin at its core is a failure to trust God, which led to human alienation from God. As a result, the web of relationships that define human beings – relationship to God, but also to oneself, to others and to the non-human creation – is fundamentally broken. Alienation from God, people and creation, conditions of injustice and exploitation, but also feelings of shame, abandonment, and condemnation follow.

Work is experienced in a variety of broken ways. It becomes toil – exploitative and unrewarding - and it can offer little sense of meaning and purpose. Instead of being an expression of one's agency and freedom in service of God and others, work can become all-consuming and idolatrous or a place of toilsome, deadening regimentation or even exploitation and oppression.

Sin manifests at both the individual and systemic levels.<sup>7</sup> With respect to poverty and debt, there is always a complex interplay between difficult circumstances (such as sudden job loss, a debilitating illness, the experience of domestic abuse etc.) and

<sup>6</sup> This section, which summarises a biblical theology of poverty and debt, is structured by the broad over-arching narrative of the Bible. See Craig G Bartholomew and Michael W Goheen, *The Drama of Scripture: Finding our Place in the Biblical Story* (Grand Rapids, MI: Baker Academic, 2004).

<sup>7</sup> See 'Principalities, Powers and People' in Lesslie Newbigin, *The Gospel in a Pluralist Society* (London: SPCK, 1989), pp. 198–210.



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personal choices. Social and systemic factors tend to compound and condition individual circumstances and choices. This can lead to the unravelling of a person's world, often creating a cycle of decline.

In the absence of a support system – relationships and resources to prevent or interrupt this cycle – anyone can spiral out of control, become trapped, isolated and powerless (i.e. lose their God-given agency and dignity), and overwhelmed with fear, confusion, and shame.

This cycle of poverty and trauma is often passed down to the next generation.

### The story of Israel

Israel's story shows, however, that God is committed to mending and restoring people's lives, relationships and communities to freedom and flourishing. God is in the business of holistic restoration. He intervenes to break the cycle of decline and despair started by Sin.

Liberation from debt slavery in Egypt is Israel's founding narrative and becomes one of the key templates for God's work of salvation throughout the Bible.<sup>8</sup> It points to the fact that bringing freedom from debt (slavery) is squarely within God's redemptive purposes.

A key mechanism by which God restored and safeguarded his people's agency, relationships and capacities, particularly those of the poor, were the laws and regulations around the 'Jubilee' institutions (Leviticus 25; Deuteronomy 15:1-18). According to these, families had an equal stake in the land. The land itself could not be sold in perpetuity (only for a maximum 50-year leasehold contract). Interest within the covenant community was banned, and debts were to be cancelled every seven years. These laws were given to prevent a return to 'Egypt'. Their aim was to *restore and protect the agency and relational inclusion of all members of the community, especially those experiencing poverty or hardship*, and to enable a healthy form of self-reliance and care for the land, through work, within a context of shared relations and community.

The law given to Israel – including the 'Jubilee institutions' and related commands concerning poverty and debt (e.g. Deuteronomy 24:6, 10-15, 17-22) – constitutes God's wisdom for that society's social and economic life. The law was given explicitly to enable Israel to live differently in ways that would honour God (Deuteronomy 4:5-8) and ultimately point toward God's fullest revelation in Jesus Christ (Galatians 3:24).

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<sup>8</sup> Luke Bretherton, 'Soteriology, Debt, and Faithful Witness: Four Theses for a Political Theology of Economic Democracy' in *Anglican Theological Review* Vol. 98.1 (2016), p. 73–4.

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Israel's law remains instructive today even though it is not specifically addressed to the Church or contemporary society (2 Timothy 3:16). It points to God's purposes and priorities for our lives and relationships. It provides models and principles that have relevance for our social and economic systems (e.g. a welfare and benefits safety net, debt relief orders, bankruptcy law etc.). Wisdom is required, and offered by God, to discern relevant connections. Israel's law, moreover, can spark the Church's imagination, including CAP's, for further redemptive activity today.<sup>9</sup> God expects us to prayerfully exercise our reason and imagination in this regard.

### Interlude

Israel failed to live by God's wisdom and this was part of the reason for their exile (e.g. Amos 5:11-27; Isaiah 5:8-13; 2 Chronicles 36:20-21). Despite this, God fulfilled his promise to return them to the land, so at the end of the Old Testament, Israel is back in their home but God is not in the temple. A 400-year period of silence and waiting follows. This is a time of pained expectation and deep longing for God to come near and act decisively. This absence or pause in the biblical story is an occasion to voice our longings and aspirations for our sphere of influence.

On behalf of those experiencing poverty and problem debt, we long:

- for an end to frightening calls demanding payments or issuing threats
- for an end to mounting bills
- for an end to the isolation, shame, and powerlessness that is felt by so many
- for an end to unjust, exploitative and unrewarding work
- for the Church to mobilise as God's people for those who know their need of God's help
- for people who need it to accept help, and not return to the distractions that cover their pain

'During that long period ... the Israelites groaned in their slavery and cried out, and their cry for help ... went up to God' – Exodus 2:23 (NIV)

Positively put, these longings can be expressed in creatively re-worded biblical language:

'For he will conceal me when ~~troubles~~ **the debt collector** comes; he will hide me in his ~~sanctuary~~ **church**. He will place me ~~on a high rock~~ **out of reach of the phone calls**; then I will hold my head high above my ~~enemies~~ **debts** that surround me.'

based on Psalm 27:5-6a (NLT)

<sup>9</sup> Praxis Labs have developed the helpful definition of 'redemptive' as 'creative restoration through sacrifice'. See <https://www.praxislabs.org/redemptive-entrepreneurship>

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### Jesus

Jesus fulfils Israel's story and longings. In Luke 4, Jesus frames his ministry through the Jubilee prophecy of Isaiah 61, which in turn harks back to Leviticus 25. He surrounds himself with, and lives among, the socially, politically and economically powerless and excluded. He wants to restore the broken image of God within people and invite them into abundant life in him (John 10:10).

In the 'Lord's prayer' (Matthew 6:9-13), Jesus compares Sin to a debt that cannot be paid back. Sin acts like an oppressive power that robs people of all agency, dignity, and freedom.<sup>10</sup>

Jesus is the embodiment of the Jubilee who launches 'the great reset': freedom from the power of Sin, release for the captives (or debt slaves) and good news for the poor. His mission is to break the power of Sin and the chains of oppression for the least, the lost, and the last – but crucially, not through brutal force and violence but by costly self-sacrifice and self-giving love.

As an organisation we feel called to continue the ministry of Jesus today, to introduce people to Him so he might be made known, through us and His Church, and the power of His 'scandalous' grace to set the captives free.<sup>11</sup> In doing this we seek to embody and signpost the Kingdom – being present with and among the poor and disenfranchised, giving a voice to the voiceless, lifting burdens by offering a free but costly, sacrificial service, telling people of the love of Jesus, and welcoming the poor into our community.<sup>12</sup>

### Church

The group of Jesus followers that emerges at the end of Jesus' ministry is a counter-cultural 'Jubilee community'<sup>13</sup> of equality and hospitality, where wealth was shared to support a common missionary enterprise, and food and other goods were shared freely and openhandedly according to need (Acts 2:44-45). All participated as equally needing the liberation of Jesus, and equally reflecting his glory in the community by the Spirit (Galatians 3:26-29; 1 Corinthians 12).

This part of the story is still being written and it's our privilege to be part of it. Spiritually, as an organisation we recognise we are part of Jesus' Church. Practically, we are partners for local churches and individual Christians helping them fulfil their

<sup>10</sup> For more on this comparison see Nathan Mladin and Barbara Ridpath, *Forgive Us Our Debts: Lending and Borrowing as if Relationships Matter* (London: Theos, 2019), p.49.

<sup>11</sup> Grace, by its nature, offends our moralistic and legalistic instincts. This is true, alas, not only of some tendencies within the financial industry or government but also among us Christians. We too can easily display a 'sad moralism' instead of being motivated by the love of Christ.

<sup>12</sup> See the recent message from Pope Francis, available at <https://www.vatican.va/content/francesco/en/messages/poveri/documents/20210613-messaggio-v-giornatamondiale-poveri-2021.html>

<sup>13</sup> Luke Bretherton, *Resurrecting Democracy: Faith, Citizenship, and the Politics of a Common Life* (Cambridge: Cambridge University Press, 2015), p.246.



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mission holistically – *proclaiming and practically demonstrating the Gospel, providing the radical welcome of Jesus to all.* We do this by continuing to give the poor a voice to tell their stories, and thus make poverty visible and relatable, whilst also developing practical pathways for Christians and churches to put their faith into action in this respect.

### New creation

Everything which Sin destroyed will be restored, healed, and renewed with the return of Christ. Poverty will finally be eradicated. Crippling debt will be no more. And the tears will be wiped away. The power of Sin and Death will be defeated once and for all. Swords – instruments of violence and injustice – will be beaten into ploughshares (Micah 4:3).

People who have been stripped of dignity, community and agency, diminished by fear and shame, will be restored, healed, and made fully alive (Micah 4:4). They will bring their work, their ‘glory and honour’, into the New Jerusalem as a form of worship to Jesus (Revelation 21:26). Those who now have nothing but owe much, are offered the possibility that the work of their hands will be received by God as worship. This is the world to come which we await with eager expectation.

How could the Church, and CAP specifically, help people experiencing crushing debt and poverty experience now a sign or foretaste of this restored agency and community that awaits us in the New Creation?

### Intent

In the meantime, looking at the world as it is now, we pray and hear God’s heart:

“When I heard these things, I sat down and wept. For some days I mourned and fasted and prayed before the God of heaven.” – Nehemiah 1:4

“Can these bones live?...O Lord, you know ... Prophecy to these bones” – Ezekiel 37:1-4

“They will rebuild the ancient ruins and restore the places long devastated; they will renew the ruined cities that have been devastated for generations.” – Isaiah 61:1-4

May we, as God’s people, have broken hearts where God’s heart is broken. May we be moved to action, not just words, for the state of our society.

May we experience the faith of the indebted outcast and be provoked in our own unbelief (cf Luke 8:22-25; 40-48).

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May more churches and Christians reach a state of 'holy discontentment' about the poverty on our doorstep (Galatians 2:10).

May we not become weary of doing good (Galatians 6:9).

Lord, we want to see local churches as places of sanctuary for those in trouble (Psalm 84:3) and as 'wells of encounter' for those who are thirsty (John 4:4-26).

Lord, we want to see Christian entrepreneurs and employers promoting and providing dignifying work for the poor and the economically vulnerable.

Lord, we want to see the financial sector and government provide products and policies which support the flourishing and inclusion of the most vulnerable.

## Response

In response to all this, we express our biblical mandate through the following commitments, broken down into activities that restore, renew and rebuild:

### Restore

- God has particular compassion on the poor, and wants his people to have the same heart and mind (Psalm 82; Galatians 2:10, Proverbs 31:8-9; Matthew 25:37-46).
  - We will prioritise the spiritual and material circumstances of the poorest, imitating God's particular compassion for the poor.
- All of humanity is in need of God's liberation. Everyone is invited to God's banquet (Leviticus 19:33-34; Luke 4:25-27; Acts 8:26-40; Luke 14: 15-24).
  - We will provide help and design our programmes with humility, openness, equality, inclusion, invitation and welcome, recognising that we also need God.
- CAP is not able to rescue people, only God is. We ourselves need rescuing and are dependent on God for all that we do.
  - We will not allow ourselves to become too busy doing good (Luke 10: 38-42). We will keep our focus on Jesus by practising disciplines of prayer, Bible reading and Sabbath rest.

### Renew

- The church is at the centre of God's mission in the world (Ephesians 1:22; 3:10; 5:1-2). Among us, the most vulnerable should be able to experience something of the radical grace of Jesus and be welcomed as those in whom

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Christ is also revealed, as a foretaste of the culture of the New Creation that God will one day bring in fullness.

- We will empower and envision our church partners to join us in becoming communities where the ‘Jubilee reset’ of the Gospel can be experienced and the poor find welcome and belonging, especially through our services.
- Everyone has been created in God’s image to know God and experience equal dignity, freedom and agency (Genesis 1:26-30).
  - We will work with partners not just to meet economic needs but to help renew agency and dignity, including offering the liberation of the Gospel and the opportunity to meet Jesus and become part of God’s Church.
- All aspects of society, including government and corporate sectors, belong to God, are subject to the Fall, and are included within God’s redemptive purposes (Colossians 1:15-20). Our posture toward societal institutions should likewise be redemptive not judgemental (Romans 13:1-7; 1 Peter 2:12-17).
  - We will advocate for a more dignifying and redemptive financial and policy environment for those experiencing poverty and unmanageable debt.

## Rebuild

- God wants our economic system and our Christian community to encourage just (non-exploitative and fruitful) work and to be actively generous in empowering the weakest to restored community and agency (Leviticus 25; Ruth, Acts 2:44-45; 1 Thess 4:11-12, 5:14; 2 Thess 3:6-10; Acts 6:1-4).
  - We will work with partners to promote liberating interventions of debt forgiveness that model the radical generosity of Christ.
  - We will work with partners to promote just work opportunities for those in debt and poverty.<sup>14</sup>
- God cares for the poor more than we do. His heart is for abundant life (John 10:10).
  - We will expect God to do more in this generation than we can possibly imagine (Psalm 27:13; Isaiah 43:19; Ephesians 3:20).

<sup>14</sup> Paul Bickley and Barbara Ridpath, *Just Work: Humanising the Labour Market in a Changing World* (Theos, 2021). See also John Paul II, *Laborem Exercens*, [https://www.vatican.va/content/john-paul-ii/en/encyclicals/documents/hf\\_jp-ii\\_enc\\_14091981\\_laborem-exercens.html](https://www.vatican.va/content/john-paul-ii/en/encyclicals/documents/hf_jp-ii_enc_14091981_laborem-exercens.html)



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