

The news just keeps getting worse. This week, we learned that an additional 23,700 Canadians applied for Employment Insurance in January. That's 22.8% more people than were on EI last year around the same time. 129,000 jobs disappeared in January. Unemployment has climbed to 7.7%, and economists are predicting it's going to hit 10% before this crisis is over. The seriousness of our economic crisis grows weekly.

Meanwhile, there are disputes over public bailouts of private corporations, allegations of greed and abuse of the public trust, in stories like the AIG bonuses. The private sector that railed against government interference is now clamouring for public money, while the rest of us wonder why there's no bailout for us. Canadians are losing their savings, their jobs and their homes because of a financial crisis they had nothing to do with.

Does it feel like a good time for some Lenten reflection on our fallen nature as human beings and our need for a Saviour? Where did it all go so wrong?

The story of our economy is one of greed, inequality and poverty. As an economic system, capitalism has assumed that greed and private profit are good ways of dividing up resources and opportunities, and we've been told that this will maximize everyone's happiness. In the 1980s and 1990s, neo-liberalism took this assumption one step further and told us that government regulation of the economy was preventing the market from making us all happy. What we needed was less government and more market. Making those at the top happier would trickle down and make us all happy. Therefore, markets were to have primacy over governments. Social institutions were less important than financial institutions. Economic development was more important than social or environmental concerns. Individual desires were more important than community, and the individual was an autonomous consumer, motivated primarily by his desire for more money and more things.

The result is persistent and growing inequality. Those at the top have been doing very well. Over the past 30 years, the top ten percent of Canadians have seen their income rise 25%. Those in the middle are, well, struggling to stay in the middle. It now takes two incomes to become or stay middle-class. And middle-class Canadians are working harder and longer to stay there. Real wages have stagnated.

And the poor are being left permanently behind. The poverty rate in Canada has never been below 10% in the past ten years, in good economic times and bad. And while the numbers of poor Canadians have stayed the same, they've gotten poorer. The poverty gap – how far people fall below the poverty line – has increased since the 1970s. We will also see poverty increase because of this economic crisis. The poor are the first to lose their jobs, have the hardest time finding new jobs, and social assistance and employment insurance are totally inadequate to deal with the situation. We will see more Canadians slide into poverty in the course of this recession.

In this context, care and community seem like unaffordable luxuries. They are beyond our resources, when we are barely scraping by or running ourselves ragged to maintain our economic situation. Our economic system has privatized care and community, and priced them out of our reach.

Now, I've started out by describing this situation not to depress you all, but to highlight the fact that what we have now is the opposite of covenantal economics. We have an economy of greed and inequality instead of an economy of care. We have an economy that perpetuates poverty instead of an economy of abundance. We have an economy of individual self-interest rather than an economy of

enough. What we need is to re-capture a covenantal understanding of economics that makes love of our neighbour and God's call to justice its defining precepts.

A covenant is not a two-way contract, but a binding commitment to meet an obligation. Covenantal economics embrace a commitment to care for people and the land.

Unlike our 21st century understanding of economy, the Biblical definition of economy does not centre on money or profit. Instead, care was the primary feature. *Oikonomia*, the Greek term used in the Bible, means "good care for the household," suggesting all the elements and people that make up a household. Translated to a larger scale, *oikonomia* implies care for the needs of all people and a caring relationship with the land.

How such an economy of care can work in practice can be seen in the Old Testament laws for Sabbath and Jubilee. These laws offered periodic redistribution of the land and the means for production. No one was permanently left behind, and no one was allowed to accumulate wealth without interruption. Everyone was to be given the opportunity to participate in the economy. Every seventh year, all debts were forgiven and slaves were released with generous gifts. The goal was not merely freedom, but a fresh start, equipped with all the resources necessary to participate in the community.

This vision of economics arises from God's call to justice and the duty to love our neighbour as ourselves. As Christians, we believe that every person is created in the image of God. Loving our Creator God means respecting the image of God in everyone, recognizing the inherent dignity that it bestows. Truly loving God therefore means being concerned about our neighbour's welfare, their full inclusion within our community, and their dignity.

We also have a calling to do justice in every part of our lives. As Micah 6:8 says, "What does the Lord require of you? To do justice, love kindness and walk humbly with our God." Isaiah 58 makes it clear that worship is intimately connected with living rightly and doing justice. "Is not this the fast that I choose: to loose the bonds of injustice, to undo the thongs of the yoke, to let the oppressed go free, and to break every yoke? Is it not to share your bread with the hungry, and bring the homeless poor into your house; when you see the naked, to cover them, and not to hide yourself from your own kin?"

So what does justice look like in practice? Proverbs 31:8-9 describes it this way: "Speak up for those who cannot speak up for themselves, for the rights of all who are destitute. Speak up and judge fairly; defend the rights of the poor and needy." Proverbs makes it clear that justice means more than fairness – it means protecting and defending those who are weak or marginalized. It means turning the logic of our dominant culture on its head, and not putting the strongest and most powerful first, but putting the lowest of the low first – those who have the least, those who fit in the least, those who we are inclined to think of the least.

Doing justice and loving our neighbour must have an impact on how we understand and respond to poverty. There is no doubt that poverty is a problem in God's eyes. In his book, *Faith Works*, Jim Wallis shares a project he and several colleagues undertook in seminary to examine every mention of the poor in the Bible. He reports that they found "several thousand verses on the subject. In the Hebrew Scriptures, it was the second most prominent theme, idolatry being the first, and the two were often related. In the New Testament, one out of every sixteen verses had to do with wealth and poverty. In the first three Gospels, the subject is in one out of every ten verses; in the Gospel of Luke, it is in one out of seven verses." If poverty plays such a central role in the Bible, should it not also be important to us?

So what are we as Christians called to do about poverty?

Let me take a step back for a moment, to look at one particular story of poverty. To set the scene, there is a drought in the land, and drought brings famine. International food aid is not forthcoming, and so our protagonists, who are suffering severely from hunger, must seek an alternative solution. In this case, it is forced migration – they leave their home, familiar surroundings, and everyone they know and love and trek to a neighbouring country where there is food. In this country of refuge, for a short while, life seems good as both the sons of the family meet a girl, fall in love and marry. But disaster strikes once again, and the family's mother is left all alone with her daughters-in-law as her husband and sons suddenly fall sick and die. The woman decides she will return home to familiar surroundings, but aware that she does not have the means to provide a future for her daughters-in-law, she urges them not to accompany her.

But with a love that transcends economic self-interest, our heroine Ruth refuses to leave her mother-in-law alone and destitute. She commits herself to lifelong love and care for Naomi: "Where you go, I shall go. Your God shall be my God." Ruth becomes the means by which God's grace is made manifest in Naomi's life. The two of them return to Israel together.

But even with Ruth's support, the future is far from assured. In the context of ancient Israel, two women alone had very little economic capacity and no security for the future. Ruth must go out to glean in the fields for their food. It is clear she is at risk of sexual harassment there, for Boaz kindly warns her not to go into anyone else's fields and orders his men to leave her alone. Furthermore, gleaning is only a temporary solution. What will Ruth and Naomi do when the harvest is over?

Together, Ruth and Naomi come up with a risky plan. Ruth will offer herself to Boaz, in hopes that he will marry her. The risks inherent in this plan are incalculable. If he chose, Boaz could rape Ruth and refuse to marry her. Then all her future hopes would be devastated. Luckily, Boaz is an honourable man, who agrees to marry Ruth and to redeem the land of Naomi's family. Our story ends with the ultimate happy ending for its context: Ruth gives birth to a son, who represents security for the future.

Although it several thousands of years ago, Ruth and Naomi's story shares similarities with the experiences of the poor today. Poverty is often the result of a complex mix of economic and social structures, uncontrollable events and circumstances, and personal choices or lack of choices. These include environmental devastation, inadequate support or assistance in times of hardship, jobs with inadequate income or jobs that provide no stability you can plan a future on, job loss, illness and death, or value systems that claim people are unequal on the basis of sex, race or nationality and should therefore not be allowed to participate in economic systems on the same footing.

Ruth and Naomi's story also demonstrates the powerful role of personal relationships, and the ways in which God's grace can be experienced in tangible ways in our lives through personal interactions and relationships. The only time the book of Ruth mentions God intervening directly in the story comes at the end, when Ruth conceives a son. Otherwise, all of God's involvement in the story of Ruth comes through the actions of other people. Personal relationships can be a profound way of expressing God's love for our neighbours.

But Ruth and Naomi's story also demonstrates the inadequacy of only offering poverty alleviation. The right to glean in the fields of Israel kept Ruth and Naomi from starvation, but it gave them neither

economic nor physical security. In fact, it put them in situations of great personal risk and greatly constrained the choices available to them. If Boaz had not chosen to support Ruth and Naomi, they would have lived on the margins for years – unable to assure their food supply, their standing in the community or their physical well-being. While Ruth and Naomi suffered from uncontrollable circumstances in their lives and in their environment, they also suffered from social and economic structures and practices that made them poor and kept them poor.

Similarly, poor Canadians today require structural changes, as much as they need supportive communities, and short-term help from foodbanks, shelters or local clothing programs. We have policies and public practices that contribute to poverty or that work to keep people in poverty rather than helping them to find a way out. We have an economic system that creates poverty and inequality. Changing those structures will help bring justice to those living in poverty today.

We all have a responsibility to contribute towards achieving God’s vision of a society without poverty. That includes all of our various roles – as neighbours and friends, as church communities, as workers or business owners, as union members, in community groups, and as citizens.

Sometimes that responsibility can feel overwhelming. We feel like the problem is so large, so complex to understand, we don’t know how we can contribute, what difference our actions make, or what kind of changes we can actually achieve.

Paul Rogat Loeb talks about how hard it is to get the courage to speak up in his book, *Soul of a Citizen: Living with conviction in a Cynical Time*.

p. 6 [he writes about] what psychologists call learned helplessness. Society [sometimes our own faith community] has systematically taught us to ignore the ills we see, and leave them to others to handle. Understandably, we find it unsettling even to think about crises as huge and profound in their implications as the ... desperate poverty that blights entire neighbourhoods in our nation’s largest cities. We’re led to believe that if we can’t solve [the] problem, we shouldn’t bother to become socially active at all. We’re also taught to doubt our voice- to feel we lack either the time to properly learn and articulate the issues we care about, or the standing to speak out and be heard. To get socially involved, we believe, requires almost saintlike judgement, confidence, and character– a standard we can never meet. Whatever impulses toward involvement we might have, they’re dampened by a culture that demeans idealism, enshrines cynicism, and makes us feel naive for caring about our fellow human beings or the planet we inhabit.

The answer, Loeb suggests, is learning to start with just one step. He says that those who have successfully gotten involved, “don’t need to wait for the perfect circumstances, the perfect cause, or the perfect level of knowledge to take a stand; [they learn] that they can proceed step by step so that they don’t get overwhelmed before they start. They savour the journey of engagement and draw strength from its challenges. Taking the long view, they come to trust that the fruits of their efforts will ripple outward, in ways they can rarely anticipate.”

If we think back to our story of Ruth, Ruth was one woman, not even an Israelite, one of God’s chosen people, who began with the step of committing herself to loyal service to her mother-in-law. God blessed that one step of obedience in powerful ways, and Ruth even became one of the ancestors of Jesus! Humble acts of faith can change the world.

So what are the steps that we can take and should take to start us down the road to covenantal economics and a Canada without poverty? What would an economy of care look like?

We need to love our neighbours as individuals and as church communities, but we also need to learn to love our neighbour as citizens. This must go beyond individual acts of charity and kindness to offer justice and alternatives to the poor and the marginalized. To do that, we need to work for the eradication of poverty in Canada.

Poverty reduction strategies have been used successfully in other countries to lower their poverty rates. Poverty reduction strategies name poverty as an all-of-government commitment, and then provide a coordinated, comprehensive approach to tackling poverty, as well as accountability mechanisms to ensure that goals are being met and that programs are achieving the desired result.

These strategies focus on areas where current policy has a negative impact on the poor, such as the limited availability of Employment Insurance or the low rates of social assistance, and areas where government policy could create a positive change for the poor, such as living wage laws. They address both the symptoms of poverty, such as lack of nutritious food or inappropriate clothing, and the causes of poverty, such as unemployment, lack of affordable housing, or low wages.

Rather than looking for a single key that will offer the solution to poverty, a poverty reduction strategy is like a combination lock, lining up multiple elements in order to successfully achieve a goal.

Several Canadian provinces have already adopted poverty reduction strategies, including Ontario. There are concerns that the Ontario strategy doesn't go far enough, but Ontario itself is already saying that they need the federal government to get on board in order to be successful. Newfoundland and Labrador, although its strategy is already making progress, has said the same thing. We need the federal government to also commit to poverty reduction.

Unfortunately, the recent federal budget, while it did provide economic stimulus, virtually ignored the poor. We need to hold our government accountable for its inaction on poverty. And we need to offer them constructive policy alternatives.

In May, CPJ will be launching a new campaign along with Canada Without Poverty, formerly the National Anti-Poverty Organization. This Dignity for All campaign will work to build a cross-Canada movement calling for a poverty reduction strategy. I invite you all to become part of that network, and to look for ways to bring it to your churches and your communities.

But if you don't want to wait until May, we also have an Advocacy Toolkit, which provides step-by-step information on how you can get involved in advocacy, creating a relationship with your member of parliament and learning how to ask for the change you want to see, while holding the government accountable for its decisions.

So eliminating poverty is part of what covenantal economics would look like in practice. There are other measures. A guaranteed livable income could be one way in which we could ensure that everyone in society had enough income to meet all of their basic needs, regardless of circumstance. A GLI is money transferred by the government to citizens without conditions or judgments, to make sure that every Canadian has enough resources to access the basic necessities of life, including food, shelter, clothing and those things and activities necessary for well-being.

Canada already has a similar program for seniors and children – child tax benefits and Old Age Security and the Guaranteed Income Supplements.

There are different ways such a program could be structured, and there are questions that would need to be addressed in implementing such a program to ensure that it respected fairness and justice for all Canadians. Money doesn't solve everything, and we would need to discuss together what programs and supports were still necessary for all Canadians to lead healthy, productive, fulfilling lives in community.

But providing greater income security to all Canadians could be a significant step for Canada in ensuring greater equality and fairness for all Canadians. Imagine the dignity that would come if instead of having people lining up for six weeks for EI, like we have now, in times of crisis every Canadian was assured of enough income to live on!

Another very important element of covenantal economics would be a change in how we approach policy-making. Rather than our current approach which considers economic growth to be the most important, then uses social policy to fill in the gaps that are created, an economy of care would integrate social, economic and environmental policy. Without care for the earth, there can be no care for people, especially as our actions are creating a crisis of planetary proportions that put our own future at risk. Without care for people, the economy has no meaning. As citizens, we need to demand social and environmental accountability from our politicians, and not just financial accountability. There's more to government than just accounting!

I want to spend some time now with you thinking more about what an economy of care would look like and what steps we can take to achieve it. I'm also happy to answer any questions you might have about the things I've mentioned. But first, I want to close my remarks with a reflection from Oscar Romero on prayer.

A reflection on prayer

The guarantee of one's prayer
is not in saying a lot of words.

The guarantee of one's petition is very easy to know:

How do I treat the poor?

Because that is where God is.

The degree to which you approach them,
and the love with which you approach them,
or the scorn with which you approach them –
that is how you approach your God.

What you do to them, you do to God.

The way you look at them is the way you look at God.

Archbishop Oscar Romero, as found in Living God's Justice: reflections and prayers. Compiled by the Roundtable Association of Diocesan Social Action Directors. Cincinnati, OH: St. Anthony Messenger Press, 2006, pp 7.