



## **WEST YORKSHIRE CHURCH LEADERS' STATEMENT ON DEBT IN SOCIETY**

*Oxford Place Methodist Church, Leeds  
Ash Wednesday, 25<sup>th</sup> February 2009*

***'Forgive us our debts, as we also have forgiven our debtors' (Matthew 6.12)***

Outside of the capital, West Yorkshire has borne the brunt of the current economic crisis. Employees and related businesses in Halifax, Bradford and the financial centre of Leeds have suffered as HBOS, Bradford & Bingley, and other institutions have struggled. Increased levels of unemployment have put strains on family relationships, health and budgets. For many people, there is an increasing worry about debt.

**At this time of unemployment and economic crisis, we, church leaders in West Yorkshire:**

- **express our belief that our churches have a significant role in upholding compassion and justice**
- **express our concern for the plight of each person who is trapped in personal debt**
- **express our commitment to a stable, sustainable, low-debt future**

As church leaders, we inherit a Christian tradition:

where Jesus announces Good News to the poor;

where God is generous and expects God's people to be generous, not for the sake of charity but as the means to justice;

where relationship with God and each other is more important than the pursuit of wealth;  
(Luke 12.15: *One's life does not consist in the abundance of possessions.*  
c.f. Matthew 6.19-21, 24);

where thrift and stewardship are virtues to be applauded;

where ancient critiques of usury distinguished between lending for 'need' and lending for 'want';

where money, land and possessions belong ultimately to God.

We acknowledge our own failings, and that we may at times have colluded in a society which has tolerated greed, excessive bonuses, over-borrowing and consumerism. We now challenge ourselves, our churches, policy-makers in government and business, to work together to uphold those in need, to address the failed values and practices of the past, and to strive towards sustainable living.

- **We believe that our churches have a significant role in upholding compassion and justice in a time of need.**

We affirm the worth and dignity of every human being in the eyes of God;

we support the work of credit unions in West Yorkshire, whose cost for small loans is on average one tenth of that charged by licensed commercial home credit companies;  
we affirm personal financial responsibility, realising that individuals and churches who have saved responsibly have also suffered loss;

we reject credit company policies designed to tempt the vulnerable and the unwary;

we give thanks for the work of West Yorkshire Trading Standards Service in prosecuting illegal loan sharks;

we rejoice in Christian agencies – including *Christians Against Poverty* - and similar organisations which provide debt advice, budget management and practical support for people in financial difficulty;

- **We are committed to providing practical support for people who are trapped in personal debt, in particular:**

to stand alongside people in need, to listen to their stories, to offer compassion and unconditional Christian support, and through advice, practical support and prayer to minister to people who have lost employment in the recession;

to show a spirit of generosity to people continuing in debt and people new to debt, especially people struggling with unsustainable mortgages;

to educate members of our congregations in debt advice and training in financial literacy and to co-operate with other churches, agencies and community groups to ensure the best local provision of debt services;

to promote financial inclusion by supporting the expansion of credit unions across the region, supplying communities with credit union outlets, volunteers and information;

to call upon partner churches, community groups and all levels of Government to work together to prevent rising unemployment leading to a breakdown in social cohesion, stress in family life and increased future debt;

to show financial generosity to development agencies working with the most needy people in the world, and to continue working with them in the churches' established campaign for the cancellation of the debts of the poor.

- **We seek to move from debt to sustainability, in global affairs, in our community life and in our personal finances.**

Our economic order, our use of the land, and our rate of consumption need to be sustainable, for the good of our person, our pocket and our planet. For all these are God's, and we are but stewards of God's gifts. Government, banking, business, our churches, and we ourselves need to be committed to sustainability. For God's sake.

Signed, on behalf of West Yorkshire Ecumenical Council:

<b>Pastor Gloria Hanley,</b>	<b><i>Chairperson, West Yorkshire African Caribbean Council of Churches; Chair of WYEC</i></b>
<b>The Revd. Peter Whittaker,</b>	<b><i>Chair of the Methodist District of West Yorkshire; Vice Chair of WYEC</i></b>
<b>The Revd. Kenneth Evans,</b>	<b><i>Chairman of the Yorkshire District of the Moravian Church</i></b>
<b>Lieut. Colonel Bill Heeley,</b>	<b><i>Divisional Commander, Yorkshire Division of the Salvation Army</i></b>
<b>The Rt. Revd. Walter Jagucki,</b>	<b><i>Bishop Emeritus of the Lutheran Church of Great Britain</i></b>
<b>The Rt. Revd. David James,</b>	<b><i>Bishop of Bradford</i></b>
<b>The Rt. Revd. John Packer,</b>	<b><i>Bishop of Ripon and Leeds</i></b>
<b>Eva Pinthus,</b>	<b><i>The Religious Society of Friends</i></b>
<b>The Rt. Revd. Stephen Platten,</b>	<b><i>Bishop of Wakefield</i></b>
<b>The Rt. Revd. Arthur Roche,</b>	<b><i>Bishop of Leeds</i></b>
<b>The Revd. Dr. Elizabeth A. Smith,</b>	<b><i>Chair of the Methodist District of Leeds</i></b>
<b>The Revd. Kevin Watson,</b>	<b><i>Moderator of the Yorkshire Synod of the United Reformed Church</i></b>
<b>The Revd. Ernie Whalley,</b>	<b><i>Regional Minister, the Baptist Church</i></b>

**BAPTIST CHURCHES** Members of Yorkshire Baptist Association  
**THE CHURCH OF ENGLAND** Bradford, Wakefield, Ripon & Leeds  
**THE LUTHERAN CHURCH**  
**THE METHODIST CHURCH** Leeds District, West Yorkshire District  
**THE MORAVIAN CHURCH** Yorkshire District

**THE ROMAN CATHOLIC CHURCH** Diocese of Leeds  
**THE SALVATION ARMY** Yorkshire Division  
**THE RELIGIOUS SOCIETY OF FRIENDS** Yorkshire General Meeting  
**THE UNITED REFORMED CHURCH** Yorkshire Synod  
**WEST YORKSHIRE AFRICAN CARIBBEAN COUNCIL OF CHURCHES**

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