

debt and death



To accompany our upcoming report and campaign on funeral poverty (see page 6), this worship outline by **David Primrose**, Director of Transforming Communities at Lichfield Diocese, will help congregations engage with the topic. It's designed for use on or near All Saints Day (1 November) but could be used at any time.

The combination of the two taboos of Debt and Death is a double whammy, which easily leads to a perfect storm for about one in seven families who struggle to pay the financial costs associated with the death of a relative. It is not just the expenses of the funeral, now averaging around £3,500 with considerable regional variation. Discretionary costs linked with the funeral average another £1,900. Then during the period leading up to a death, any savings can be dissipated through loss of earnings, home adaptations, travel costs and the impact of reduced choice in daily expenditure. A funeral payment from the Social Fund averages around £1,200, taking four or five weeks to arrive, with 50% of applications being refused. It is not surprising that to the emotional cost of bereavement can be added the financial cost of unsustainable

debt. Loan-sharks can exploit this vulnerability, becoming vultures feeding off the dead.

This service of worship is designed to help church communities engage with this growing problem. Both death and debt are sensitive issues, hence pastoral care is required in the preparation and delivery of this material. Appropriate support should be available for those impacted by the subject matter. However, there can surely be no better place to address the difficult topics of debt and death, than when people meet in the fellowship of Jesus Christ, who both became poor for us and died for us.

If you wish an additional visual focus for the service, consider asking your local funeral director to loan you their least expensive coffin. Flowers in church could show what can be done with wild or garden flowers.

plan

Introduction

In our worship today, we reflect on the twin themes of debt and death, and those for whom these combine to cause the overwhelming experience of funeral poverty. For some of us, these issues have been – and maybe still are – personally distressing. I pray that together, in solidarity with one another and with those made vulnerable by funeral poverty, we may know the hope of our Risen Lord.

Sentences of scripture

We brought nothing into the world, and we take nothing out.

The Lord gave, and the Lord has taken away; blessed be the name of the Lord.

1 Timothy 6.7; Job 1.21b

Greeting

We meet in the name of Jesus Christ, who died and was raised to the glory of God the Father. Grace and mercy be with you. **And also with you.**

Prayer of preparation

Almighty God, You invite us into your presence. You call us to come closer, while you already have come close to us. Be our strength this day, as we open our hearts to the transforming presence of your Spirit, that we may be in debt only to the love of your Son, Jesus Christ, in whose name we pray. **Amen**

gather

Prayers of penitence

Jesus taught his disciples to pray to the Father, “forgive us our debts, as we also have forgiven our debtors.” (*Matthew 6:12*)

Trusting in the abundance of God’s generosity, let us acknowledge before him our sin and the sin of the world.

Praise the Lord, O my soul, and forget not all his benefits: Lord, have mercy.

Lord, have mercy.

Who forgives all your sin and heals all your infirmities: Christ, have mercy.

Christ, have mercy.

Who saves your life from destruction and crowns you with mercy and loving-kindness: Lord, have mercy.

Lord, have mercy.

May the God of love and power forgive you and free you from your sins, heal and strengthen you by his Spirit, and raise you to new life in Christ our Lord.

Amen

share the word

Suggested scriptures

If you are not following a lectionary, we suggest using the following readings in your service:

- **Psalm 23.** This is often read or sung at funerals. The first three and last two verses refer to the psalmist's confidence in God's provision, whilst the fourth verse places this in the context of the shadow of death.
- **1 Corinthians 15:54–58.** Paul is teaching about the resurrection. Mindful of the description of sin as the debt we owe to God, many people's experience of debt caused by funeral costs brings a harsh financial reality to "The sting of death is sin, and the power of sin is the law".
- **Luke 4:14–21.** The promise here (and in Isaiah) is of salvation being simultaneously for the broken-hearted and for those in captivity and prison.

Lectionary readings

For those following lectionaries, this theme fits well with the Bible readings chosen for the first and second Sundays of November.

1 November, All Saints Day

Both Old Testament readings (**Wisdom of Solomon 3:1–9** and **Isaiah 25:6–9**) speak of death and God's promise of liberation to eternal life. **Revelation 21:1–6a** describes the life of heaven. The Gospel of **John 11:32–44** is about Jesus restoring Lazarus from the dead.

8 November, Remembrance Sunday

In the Revised Common Lectionary readings, both the conclusion of **Ruth 3:1–5; 4:13–17** and the account of Elijah and the widow's cruse of oil (**1 Kings 17:8–16**) describe the reversal of death and destitution. **Hebrews 9:24–28** proclaims how Christ, having died for our sins, will save us from death being the end. The Gospel of **Mark 12:38–44** recounts the sacrificial generosity of a widow.

The Church of England lectionary readings are different but still relevant. **Jonah 3:1–5, 10** proclaims God's message to a nation, and they repent. **Hebrews 9:24–28** proclaims how Christ, having died for our sins, will save us from death being the end. In the Gospel of **Mark 1:14–20**, Jesus' public call to repentance is followed by a personal call to lead a new person-centred life.

explore the word

Ideas to explore in a sermon

- **Inheritance.** In the time of Jesus, as now, the death of a relative can result in inheritance. This is a natural image for scripture to use to convey the unmerited and enduring grace we receive through our Saviour's death.
- **Widows and orphans.** In biblical times, as now in places with little or no social security, a man's death can lead to the loss of the breadwinner, hence destitution for the bereaved family. Caring for 'widows and orphans' is a frequent injunction in both Old and New Testaments.
- **Debt.** The Old Testament prohibition of usury and the debt-cancellation of the Jubilee recognise that those without savings may need to borrow money. In adverse circumstances, they are vulnerable to unsustainable debt, which, in some places, even leads to people being sold into slavery.
- **Prison.** In 1st Century Palestine as in 21st Century Britain, many of those in prison are there on account of unpaid debts.
- **Forgiveness.** Jesus often used the imagery of release from prison and paying off a debt or ransom as a way of talking about forgiveness of sin.

All-age activity: Death and Debt – the game

You will need the following cards from a regular pack of cards:

- the jack, queen and king of diamonds;
- the jack, queen and king of spades;
- the 1, 2, 3, 4, 5 and 6 of hearts;
- the 1, 2, 3, 4, 5 and 6 of clubs.

Ask for six volunteers. Give them each one card in hearts, and one picture card. Ask them to place their hearts face-up, but to keep their picture card to themselves.

Shuffle and turn over a club, announcing that in the family of the person with the same number in hearts, someone has died. Provide lots of sympathy.

Now demand payment for the funeral.

Those with diamond picture cards can pay out of their savings.

Those with spade picture cards have none, must go into debt, and off to prison.

Collect in the cards, shuffle and play again.

Perhaps one turn, someone with diamonds will offer to pay for the funeral of someone with spades. If not, then play again as a family. The six players become a big family, and the six picture cards are held collectively. Whenever someone has to pay for a funeral, they can draw on the family diamonds now shared by all.



respond to the word

Give

If you take a collection during your service, please consider donating the proceeds – or a portion of them – to Church Action on Poverty.

We depend on the financial support of churches and individual Christians to continue our work. Your gifts will resource churches to tackle funeral poverty and other injustices, and empower people living with poverty to speak out for change.

Act

Church ministers have a unique opportunity to help tackle funeral poverty through their pastoral relations with bereaved people who arrange funerals in the church. Church Action on Poverty is working to ensure that ministers have a better understanding of funeral poverty, and are able to help bereaved people access affordable funerals.

You can find out more – and send an email to your own denomination's leaders – at www.church-poverty.org.uk/funerals. If your own church is able to start incorporating information about affordable funerals into your pastoral work with bereaved people, why not share and celebrate that commitment during your service?

You could also encourage congregation members to support the Fair Funerals Pledge. The Funeral Poverty Alliance (of which Church Action on Poverty is a member) is asking funeral directors to pledge that they will:

- recognise funerals can be expensive and many people struggle with the cost;
- make the most affordable funeral package visible to the public, including third party costs;
- charge clear prices for goods and services so people know what they're buying;
- communicate prices in initial conversations and prominently display full price lists.

Members of your congregation can support this campaign by encouraging local funeral directors and asking them to take the Pledge. More details are available at www.quakersocialaction.org.uk/fair-funerals-pledge – during your service, you could share the information or suggest that people visit the website.

Pray

If you have chosen to place an empty coffin in church for the service, then you could undertake a liturgical action such as sprinkling it with water, covering it with a pall, and placing a Bible or cross on the coffin.

Some texts which may be used to accompany these actions can be found at <http://bit.ly/funeraltexts>

You could also use this prayer, or select one or more from the 'Prayers' section at the end of this resource:

Almighty God,
 you judge us with infinite mercy and justice
 and love everything you have made.
 In your mercy
 turn the darkness of death
 into the dawn of new life,
 and the sorrow of parting into the joy of heaven,
 through our Saviour, Jesus Christ.

Amen



sending out

Blessed be the God and Father of our Lord Jesus Christ!

By God's great mercy we are given a new birth into a living hope through the resurrection of Jesus Christ from the dead, and into an inheritance that is imperishable, undefiled, and unfading, kept in heaven for you.

1 Peter 1:3,4

May God in his infinite love and mercy bring the whole Church, living and departed in the Lord Jesus, to a joyful resurrection and the fulfilment of God's eternal kingdom.

Amen

May God give *you* his comfort and his peace, his light and his joy, in this world and the next; and the blessing of God almighty, the Father, the Son, and the Holy Spirit, be among *you* and remain with *you* always.

Amen

hymns and songs

When selecting hymns and songs for this service, choose hymns which members of your congregation are likely to sing at funerals. Some examples are in the relevant section of <https://churchofenglandfunerals.org/stepbystep>. There are several musical versions of Psalm 23, which is one of our suggested readings.

prayers

The Lord is here,
God's Spirit is with us.
We need not fear,
God's Spirit is with us.
We are surrounded by love,
God's Spirit is with us.
We are immersed in peace,
God's Spirit is with us.
We rejoice in hope,
God's Spirit is with us.
We travel in faith,
God's Spirit is with us.

**God be in my head,
and in my understanding;
God be in my eyes,
and in my looking;
God be in my mouth,
and in my speaking;
God be in my heart,
and in my thinking;
God be at my end,
and at my departing.**
Amen

Support us, O Lord,
all the day long of this troublous
life,
until the shadows lengthen and
the evening comes,
the busy world is hushed,
the fever of life is over
and our work is done.
Then, Lord, in your mercy grant
us a safe lodging,
a holy rest, and peace at the last;
through Christ our Lord.
Amen

Affirmation of faith

Let us declare our faith
in the resurrection of our Lord
Jesus Christ:

**Christ died for our sins
in accordance with the
Scriptures; he was buried;
he was raised to life on the
third day in accordance with
the Scriptures; afterwards he
appeared to his followers, and
to all the apostles: this we have
received, and this we believe.**

Amen

See 1 Corinthians 15:3-7

The Peace

Jesus said: Peace I leave with you.
My peace I give to you. Not as the
world gives give I unto you. Do
not let your hearts be troubled,
neither let them be afraid.
The peace of the risen Christ be
always with you
and also with you.