



The Life and Dignity of the Human Person

An Opinion Piece by Rod Pitcher, HOPE researcher ACT

It's now 23 years since Pope John Paul II (1) suggested in his Jubilee 2000 paper that it was about time the rich countries used some of their money to help out financially disadvantaged third-world countries. The site (1) goes on to discuss some of the aspects of the Pope's Jubilee 2000 paper in relation to poor third-world countries and their people.

He emphasises that we should have particular concerns about the poor and vulnerable in these countries, since they are the ones who suffer most and need better access to education, health care and employment. The need of poorer countries for income often causes them to overuse their natural resources to raise foreign currency, resulting in damage to the environment. He sees care for these people and their environment as a moral obligation to all Christians. I would make that 'to ALL people'.

The tragic fact is that in trying to pay their debts, the neediest countries are sacrificing their future and the lives of millions of their people to contribute capital to the richest countries through debt service and debt payment. (1)

The richer countries who are owed money by the poorer countries have a duty to their debtors, in the way that income, wealth, and power in the debtor society should be evaluated in light of their effects on persons whose basic material needs are unmet. They also have an obligation to be aware of the damaging effects their policies are having on the people and countries who owe them money. To be fairer to these debtor countries, international loan agreements should, and must, take into account the effect on the poor and other vulnerable people. Thus, it is argued that justice to the poorer countries requires a state of responsibility by both debtors and creditors towards relieving the suffering caused by the horrendous debts while at the same time establishing and promoting good political, social and economic practices.

The emphasis here is that financial agreements are bi-directional and both sides must recognise that they have a responsibility to the other party.

Perhaps the Pope should have also asked all the money grabbers, aka bankers and tycoons, to chip in a bit to help their less-well-off fellow citizens, whatever country they belonged to. Perhaps we could also add politicians and Governments to the list of 'donors'.

I'm not suggesting that all these people should go out and give hand-outs to anyone who needs a few dollars to bridge them over the weekend. Nor do I expect them to go around handing out \$100 to all and sundry.

In this rich country of ours, Australia – and we are very rich compared to some – we still have people who, sometimes through no fault of their own, sometimes through bad management, have come on hard times, financially. Some of these people have been ground down by debts for years or decades. As they stand, they just are not able to get themselves out of debt. What these people need is not a hand-out, but a helping hand-up.

Yes, there are some people who are financially down-trodden because of drinking, gambling, being wastrels, or simply because they can't cope with money. Giving them money may not help them much, as it will all just follow where their previous money went. On the other hand, someone who knows how to use money might be able to help them back onto their feet and give them a fresh start. With their past experience, they might be ready to grab the chance for a new start.

Even more tragic are those people who have lost everything, lost even the strength to try to pick themselves up, because they are so loaded down with debts they will never, ever, be able to pay.

It is particularly this last group of people I am discussing here. If these people could be relieved of their debts, they may be able to lift themselves up and try again. It would not be necessary to give them money. Their problems could be solved by simply writing off their old debts, in particularly what they owe to the Government, in one form or another: Rates; Old fines; Loans (2). And also written off could be what they owe to big businesses who already have more money than they need, and could afford to wipe out a lot of debts, if they really cared to.

This would not be a waste of money. It would not be a simple hand-out. It would be holding out a hand to our, your, fellow citizens, lifting them from their indebtedness into the light of a new day. Giving them a chance to make a new start, debt-free, and the encouragement to keep trying.

If you want to look on the commercial side, that would benefit, too. These people do not have any money to spend, beyond the basics of survival, while they are trying to pay off their debts. Being debt-free, the money that had

previously been swallowed up trying to keep the debt under control for years would now be available for them to spend. And since they have no doubt been going without for years, they will have a lot of shopping to do!

Governments are always telling us how much it costs to keep a prisoner in jail, yet they are putting more and more people 'inside' for minor crimes. It would be cheaper to let the low-risk ones out where they can support themselves. This would also save money in running and building more prisons. The money saved in this way would go a long way towards financing the hand-up given to the people with terrible debts.

It may seem that the subject of indebtedness is a long way off our usual concerns here at *HOPE*, but it isn't really. After all, these people are householders, even if it isn't their own home. The environment in which they live is part of the environment of our cities and towns. If we can brighten up their environment, by removing their heavy debt load, it will help in some way to brighten up everyone's environment. The people helped would be happier, and the bankers and politicians could have a nice warm feeling that they have done something worthwhile to help people and the country for a change.

It could turn out to be win-win situation for everyone!

As Pope John Paul II said 23 years ago (1), helping-out in this way is all about 'The Life and Dignity of the Human Person'. This is still very much the case today.

References:

(1) Pope John Paul II: <http://www.usccb.org/issues-and-action/human-life-and-dignity/global-issues/debt-relief/what-does-the-church-say-about-debt-and-jubilee.cfm>

(2) Queensland Government: <https://www.treasury.qld.gov.au/budget-and-financial-management/revenue-and-taxation/about-sper/debtstats/>