



**"Our God is a God of community who is with us in the midst of our struggles."**

**Covid-19 has pushed millions of families into debt. How might the transformative promise of God become 'light in the darkness' for them?**

*"Surely the Lord is in this place, and I was not aware of it" (Genesis 28:16)*

*For the past eight years I have worked from a small room in a local community centre. The two Methodist churches that previously served the area have been closed and subsequently demolished. The past eight years have been a lot about listening, learning about issues and concerns and working alongside community members to challenge the injustices they encounter on a daily basis.*

*Just over two years ago, in partnership with local Anglican churches, I established a debt advice project which has enabled people to get out of the spiral and entrapment of overwhelming debt.*

*Work in the debt advice project has been particularly challenging during lockdown. The centre we run the service from was closed for much of the time; there was no face-to-face contact with clients from the end of March until the end of September. This is an important factor for us because we are not just an agency dealing with debt; we're interested in people's stories: we listen, we build relationships. I have come to a new appreciation of the importance and value of these relationships during the months of lockdown. It's been wonderful to start meeting with people again, and I believe the feeling has been mutual.*

*I've borrowed Jacob's words from the Bible for the title of this piece because they feel close to my own experience of working in community. Yes, we know, we pray, we sing (when not restricted by coronavirus) of God's presence everywhere. Yet it's difficult for me to explain the sense of God's presence that fills the space when I'm sitting alongside another person and sharing in their struggles, anguish and despair. When love and justice come together, the presence of God is powerful and tangible. At the heart of justice there needs to be an understanding and acceptance of our shared humanity and shared vulnerability. This can be painful but it opens the door to the power of God's love.*

*I often offer a prayer at the end of a debt advice session. Most people are open to this – and God comes, tangibly, quietly into that moment which is the intersection of our lives. Our God is a God of community who is with us in the midst of our struggles.*

During the lockdown of 2020, over 6 million people fell behind on one or more household bill. In July, almost 1 in 5 household had to borrow money to make end meet. Because of extraordinary circumstances and a safety net that didn't meet everyone's needs, millions of families have been weighed down by unsustainable and unpayable household debt.

This is an amplification of a crisis that has been deepening for some time. At the Newcastle Money Advice Centre, volunteers and staff see daily that debt is a millstone that weighs people down and holds them back. It can grow heavier for so many reasons. But by people like Chris, families and individuals can be met in their distress and recognised for their 'shared humanity and vulnerability'. What so many of these families share is the need for change that will break the spiral and entrapment of overwhelming debt.

In Isaiah 9:6, when the prophet Isaiah promises a '**wonderful counsellor**' for God's people, he is promising more than someone to meet us in our distress. The wonder of this counsellor is that he not only hears our need, but offers transformation. Earlier in Isaiah 9, Isaiah says:

"The people walking in darkness  
have seen a **great light**;  
on those living in the land of deep darkness  
a **light** has dawned....  
you have **shattered**  
**the yoke that burdens them,**  
the bar across their shoulders,  
the rod of their oppressor."

Through this promised counsellor, God is not only offering company in the darkness, but the transformative power of light. God is not only offering to share the weight of burden, but to shatter it completely. This is a different vision. A vision which says a just response to our distress not only meets us in it, but transforms it.

And, in Jesus, this word becomes flesh. Arriving bearing the vulnerability of a child, he embodies a God of transformation who professes compassion, 'lifts up the humble' and 'fills the hungry with good things' (Luke 1). Who recognises our shared humanity and offers liberation from the challenges that can entrap us. He bears a light that exposes the injustice of the darkness, and reshapes reality that all might be brought life.

Covid-19 has pushed millions of families into debt. As we all face a challenging winter ahead, these families will undoubtedly do so weighed down by this heavy burden. How might the transformative promise of God become 'light in the darkness' for them?

The work of Chris and the Newcastle Money Advice Centre play a crucial part in embodying God's promise of 'light in the darkness' for these families.

They stand with people experiencing debt, hearing their story and recognising their distress. But this year, they have also become part of a bigger call for transformation.

In October 2020, the four denominations that make up the Joint Public Issues Team, together with Church Action on Poverty, launched the [Reset The Debt](#) campaign. We know that for those weighed down by lockdown debt, transformation is needed. The existing support on offer just isn't enough: for so many families it won't even shoulder the weight of the burden.

That's why we're proposing a Jubilee Fund, to buy up and pay off lockdown household debt for some of the poorest families in the UK. We believe in a God who shatters the burden, and who transforms light into darkness. It is this kind of transformative action that is needed now, to respond to the urgent need for change experienced by millions of families within our communities.

As you reflect on the year we are leaving behind and the time we are facing, how might you be challenged to become 'light in the darkness'? How might the Church enact the message of our 'wonderful counsellor', and be part of the transformative change that can shatter the burden of debt?

## Questions

- When has God been 'light in the darkness' for you?
- How might you/your church community be able to act locally to support those weighed down by debt this winter?
- Could you add your voice to the Churches' call for a Jubilee?

## Prayer

Wonderful Counsellor

In you the weight of our burden is shattered,

And we are set free to live life to the full.

You see our distress,

Meet us there,

And transform us.

Empower us, your Church, to embody your transforming love,

To bring light into the darkness for those weighed down by debt this Christmas.

For on them, your light has dawned.

Amen.

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She has been part of building the Reset The Debt Campaign.

