

Discourses of sin and debt

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The satisfaction theory of the atonement centers on debt, humanity's debt to God. It's often criticized for its gruesome picture of God. But it also paints a weird picture of Jesus: Christ the Debt Buyer. Anselm follows his theory to its logical conclusion, reasoning that, since Jesus stepped in and paid God on our behalf, whatever debt we owed to God we now owe to Jesus. After we defaulted on our debts, Jesus bought the charged-off accounts receivable.

There is an entire industry built around buying defaulted consumer debts. Debt buyers pay a few cents on the dollar for a list of names, contact information, and amounts owed. What they don't get are the stories behind those numbers—complicated stories of workaday struggle, lost jobs, crushed dreams, poor decisions, betrayal, addiction, sickness, and swindle. After all, if you see people's faces and know their stories, it's harder to keep taking their money away.

None of this sounds anything like Jesus. In Sunday's Gospel reading—Luke's story-within-a-story of a "sinner" woman who anoints Jesus' feet and a creditor who cancels debts—Jesus seems to know the woman personally. Maybe she is one of the sinners with whom he famously dines. Luke doesn't tell us much about her story; my hunch is that Jesus knows more.

And unlike the God of Anselm's theory, both the creditor in Jesus' parable and Jesus himself demonstrate the ability to simply choose to forgive freely. Nor does Jesus ever suggest that the woman now owes a debt to him. He is, in short, nothing like a debt buyer.

Yet Anselm and Luke do have at least one thing in common: they both use debt as a metaphor for sin. As a lawyer who deals with consumer finance and debt, I find this troubling. It makes debt into a moral failing and turns my clients into offenders. Because even if Luke and Anselm only intend the meaning to flow in one direction—debt as merely a colorful metaphor to make a point about sin—in reality,

symbols are not so easily wrangled. Intentionally or not, joining the symbols of sin and debt makes a point about both.

And it's not just that Luke and Anselm *use* debt as a symbol. A symbol is what debt *is*. Debt has no genuine substance; it is something human beings say about other human beings. It also isn't inevitable—if humans all agreed to stop using the symbol of debt, then credit card bills, mortgages, and student loan balances would cease to exist.

Of course, no one individual can think debt away. Debt—like money itself—is a social construct, but that doesn't mean it isn't real. And the fact that humans choose to order their relations this way has real consequences for real people.

Debt is a complicated symbol, but first and foremost it is a judgment that, whatever the indebted person purchased—booze, textbooks, clothes for a growing child—they don't yet deserve it. The indebted person can make things right by paying off the debt and, thus, deserving the things. Debt completely ignores the circumstances of the indebted person's life. It assumes a level playing field—and it perpetuates that assumption, disguising injustice by making economic pain look like it's the victim's fault. Meanwhile, lenders profit as the indebted pay interest, fees, and penalties, trying their best to deserve what they have bought.

Clearly I have serious problems with the socially constructed system of symbols called *debt*. But does that mean I have a problem with the analogy Jesus draws between debt and sin? Actually no—because it seems to me that the sins that Jesus and Simon the Pharisee are discussing are just another socially constructed system of symbols.

As a good Lutheran, I won't minimize the seriousness of *sin*—which, as we confess every Sunday, holds our thoughts, words, and deeds captive, preventing us from loving God and our neighbors as we should. But I don't think that sin is what Jesus and his host are talking about here. What they're talking about are *sins*, as in human-made lists of offenses.

Jesus' host is engaging in a discourse of sins that—like the discourse of debt—is designed to control the woman and to preserve his own power and privilege. In contrast, Jesus speaks a discourse of forgiveness that breaks the first discourse's power. This forgiveness does not save the woman from her past acts so much as it saves her from the present tyranny of the discourse of sins.

As for the creditor in Jesus' story—well, it's a parable, not an allegory. I don't think the creditor's relationship with the debtors represents God's relationship with humans. Instead, the parable illustrates the effect that a discourse of forgiveness can have on people previously trapped by a discourse of sins. It illustrates that, while humans' oppressive discourses weigh heavier on some people than on others, those who bear the heaviest burdens sometimes experience God's liberating discourse most potently.