

# What do we forgive in the Lord's Prayer: Theology and economics

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**“Forgive us our trespasses, as we forgive those who trespass against us.” What is it that we’re forgiving? As our various English translations have it, do we mean sins, trespasses, or debts? Debt covers both financial and non-financial owing, as in “mortgage debt” and “debt of gratitude.” Trespass points to property violations. Sin connotes violation of sacred commandments.**

What difference does it make to today's notion of forgiveness?

The biblical bases for this petition of the Lord's Prayer, Luke 11:4 and Matthew 6:12 and 6:14, were written in part with reference to the biblical seventh-year laws (shmitah). They require that after every six-year period, financial debts be relieved and the land lie fallow (Deut. 15:1-3). Complete debt relief had the unintended effect of drying up loans to the poor, so a workaround was developed to ensure that such loans continued. As this was second best to complete debt forgiveness, the rabbis of Jesus' era set strict, poor-friendly conditions on lending and interest rates, and the shmitah laws of debt relief remained an important moral principle. We see it reflected in Luke 11:4 and Matthew 6:12, in which what we forgive is derived from the Greek *aphiemi*, to release or remit a debt, with both monetary and non-monetary connotations.

By contrast, Matthew 6:14 uses the word *paraptoma*, to “trespass” or “sin.” André Trocmé, the French pastor who, with his wife Magda, saved thousands of Jews from Nazi deportation, explains that *paraptoma* was written into Matthew 6:14 to ensure that other sorts of debt were added to the financial meaning already clear in Matthew 6:12. “The material connotation of the word ‘debts’ in the Lord's Prayer,” Trocmé wrote, “was so obvious that Jesus thought it fitting to add a commentary to the prayer, to explain that the words concerning the debts also applied to ‘trespasses’ in general.”

Trocmé's reading of two sorts of forgiving — monetary and non-monetary — follows Church fathers. Tertullian, for instance, explained his understanding of forgiveness through the parable of the wicked servant, who refuses to forgive a financial debt even when his own is forgiven (Matt. 18: 21-25). “For the fact that the same servant, set free by his Lord, does not likewise spare his debtoi [does not forgive his debtor],” Tertullian writes, “fits in with this, that we profess that we also forgive our debtors.” Linking what we forgive to the wicked-servant parable, Tertullian brings financial debt into what we are to forgive, using *debtoi* or monetary debtor.

Church historian Christoph Marksches sums up, saying that through antiquity, the debts we are to forgive were understood as both monetary and non-monetary:

Origen in his commentary on the Our Father (in *De Oratione* 28) is using both dimensions of the Greek term by citing Luke's version and Romans 13:7-8. (Give to everyone what you owe them: If you owe taxes, pay taxes; if revenue, then revenue; if respect, then respect; if honor, then honor.) And, as often, he is convinced that these two meanings (monetary and non-monetary debt) are not present by chance but as a sign of the multifold dimensions of sense in Holy Scripture.

The Latin debitum/debiti, meaning both financial and non-financial owing, continued through the medieval period, preserving both sorts of forgiving into early modernity and translation of the Bible into local languages. Luther rendered Luke 11:4 as “Forgive us our sins (Sünden) as we forgive all who are indebted (schulden) to us.” Schulden means to “owe” monetarily as well as non-monetarily, continuing the dual senses of forgiveness. Following this, the German Lord’s Prayer uses the noun Schuld, which, until the mid-20th century, carried both financial and moral connotations.

All early English translations of the Bible except two (the Matthew and Tyndale Bibles) preserved the double meaning of debt, using both debt/indebted (with financial overtones) and sin/trespass. The exception to this tradition is the English Lord’s Prayer, which has only trespasses. The connotation of forgiving financial debt recedes. Why should this have happened after 1,500 years?

One possibility is events in early modern England, primarily the enclosure and privatization of formerly open farmland. This left the aristocracy richer and commoners with nowhere to grow food. Prosecutions against commoners for trespassing on newly enclosed land (often to poach game to eat) were a frequent activity by the wealthy and a tragedy for the lower classes, many of whom were sent to prison or the gallows. In short, the aristocracy’s sin du jour was refusal to forgive real trespassing. One wonders if this cultural atmosphere contributed to “trespasses” coming to the fore in the Lord’s Prayer as what we (should) forgive.

The early Reformed churches, associated with the trading and poorer classes, did not switch to trespasses but retained the financial overtones of debt. Economically, those in the trades needed something like shmitah: a structured bankruptcy and debt forgiveness so that, after an unprofitable venture, they could return to the economy rather than land in debtor’s prison. Calvin, a French immigrant to Geneva and deeply concerned about the poverty of his compatriots there, lambasted the rich for their strict, impoverishing debt collection. He refused Communion to those charged with usury. In this economic situation, forgiveness of financial debt remained a pressing need and it remained in the Reformed Lord’s Prayer.

Dale Irvin, president of New York Theological Seminary, notes that “Payment of debts is very much on the minds of the early Reformed thinkers in Geneva, which greatly influenced [John] Knox. By the time the Lord’s Prayer was being printed in Scottish Presbyterian prayer books, it is always ‘debts.’”

And it remained debts among the Presbyterians and Congregationalists who came to America. They had been key actors in the effort to break the nobility’s stranglehold on the economy and give commoners a leg up. They too needed financial debt forgiveness and saw it as something merciful that people do. In the 1630 Modell of Christian Charity, John Winthrop preaches monetary debt forgiveness: “If his [the borrower’s] means of repaying thee be only probable or possible, then is he an object of thy mercy, thou must lend him, though there be danger of losing it, Deut. 15. 7.” Winthrop then links forgiveness, financial reprieve, and the shmitah: “Whether thou didst lend by way of commerce or in mercy, if he hath nothing to pay thee, must forgive ... Deut. 15. 2. Every seventh year the Creditor was to quit that which he lent to his brother if he were poor as he appears.”

**Irvin sums up: “My own conclusion is that those movements that had stronger support from merchant classes used ‘debts.’ The church that was under bishops, who were mostly aligned with the royalists and associated historically with landed aristocracy, went for ‘trespasses.’ There seems to me to be important if subtle socio-economic forces at work.”**

**Forgiveness of financial debt has been part of the prayer’s long history, not surprisingly, given Jesus’ many teachings to give both spiritual and material aid to the needy. What implications might this have for present law and policy?**

One might look, for instance, at home foreclosure, which after the 2008 financial crisis had devastating effects on families and the economy. By 2013, the number of U.S. foreclosures had reached five million, worse proportionately than during the 1930s Depression. To avoid this sort of societal tragedy, alternative procedures were implemented by Israel in 2008, requiring that banks find alternate housing for families before they could evict. As banks do not want to spend time finding court-approved housing for each defaulting family, the incentive shifted from eviction to developing reasonable payment plans that keep families at home. Foreclosures dropped, along with the damage to families and society. Despite the concerns of critics, Israeli banks remained solidly profitable.

Another idea could be the development of regional banks dedicated to local residents and businesses, and working with them on investment, budgeting, and best practices throughout business development, not just when bankruptcy looms. In this way, borrowing could be adjusted before it becomes unmanageable debt, a pre-emptive forgiveness far more productive than letting businesses fail. A parallel pre-emptive policy is that, upon closure of larger firms, businesses — in cooperation with regional and national government — could fund retraining and regional redevelopment in new industries, thus preventing unemployment and debt accumulation among an unemployed workforce.

Still another proposal is to restructure debt throughout the economy. The current system of public bailouts for troubled private firms (as we saw in 2009) shifts taxpayer dollars from education, infrastructure, and so on to private banks that failed owing to their own imprudence. Bail-ins, by contrast, mandate that large investors in banks and brokerage houses not only reap profits in good times but share risk of loss. Should a bank falter, large investors would bail-in with funds to stabilize it and set it on a productive course.

If these are not the best ideas, others will be better. We will find them if we work from premises of debt forgiveness, for which the Lord’s Prayer remains one of our foundational guides. Understanding it may require our going deeper than our modern translations to grasp its original intent.

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