

## Christian responses to recession

Recessions are often caused by greed. Too many people aspiring to assets they can not afford, too much chasing a bull run on the stock market, too much reliance on superannuation lump sums being invested in risky or single areas of the money market, too much reliance on an increasing property market.

As we have seen recently, all these areas can go into reverse and peoples saving and income can be greatly affected. However, as much as those with substantial assets might be affected in the short term, the real concern will be the decreased employment opportunities as a slowdown in economic growth affects business and leads to unemployment. In Australia, the budget surpluses of the last five years will be available to government to initiate infrastructure projects that will employ more and soften the unemployment, but I am not sure how much additional buying and employment growth will be generated for the government handouts that are occurring across the community. Will they be spent or will they be saved? Will they generate more demand for goods and services thus creating or maintaining employment or will they be used to pay off debt and reduce credit card balances?

The problem here is that not everyone is worse off in a recession. Those who keep their jobs, have reduced interest payments on a home mortgage and benefit from lower inflation are better off then they were 12 months ago. Those on fixed incomes often indexed for inflation are also better off. However, those relying on jobs in manufacturing when demand falls, those who rely on tourism when people stop travelling, especially from overseas, and those associated with hospitality and associated services including air travel are going to be the hardest hit. Maintaining employment will be a first priority.

In a recession, there is greater competition for casual jobs which until recently have been plentiful in an almost fully employed economy, but now there will be that many more people competing for these jobs. Those who find it difficult to get employment will now find themselves locked out. In these families economic hardship will become the reality and their lifestyle will have to adjust to just cope with the basics of food, clothing and shelter.

As teachers and educators we have job security and superannuation. As retired teachers we have superannuation in one form or another and, especially if taken as an annuity, recessions have little effect. Many of us are well placed to weather this recession and many of our churches comprise mainly employed people who will similarly survive the recession.

As Christians, our response to a recession should not be a smug *I'll be OK* but a concern for those who will not be OK. Our support might be needed within our own families where other members of the household lose their job or can not get casual work that they have been relying on to supplement the household income. These people we know about and are drawn into helping, but in churches where people don't like to admit that they have lost their job and are in financial difficulties, we often don't hear about, or have the communication channels to know when someone is in financial trouble.

As Christians, we are not good at talking about money and don't share much about our own finances or ask others about theirs. But we are good at contributing to charities that help others in need. Such contributions are more anonymous and don't require us to be challenged by the personal contact with someone who is really doing it tough. While supporting and encouraging such giving, I am sure that

we are called to provide a much more holistic response of caring for those in need. As well as money, they may need the emotional support of someone who cares enough to sit and listen and help maintain their self-esteem during a time that is deflating and depressing. Some will need practical help like a baby sitter so that they can do a casual job or engage in a training course, or they will need transport, or someone to mind the children after school.

All our school systems have values about caring. This is a time to be practical in talking about these values with students. Within our schools, churches and local communities there are going to be people who need support during this recession. A recession provides additional times to share practically God's love. It also provides a challenge to our giving, both to our local church and God's work generally. Above all, it is not a time to accumulate wealth, but a time to be generous with the resources God has given us.

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