



United States
Conference of
Catholic Bishops

Committee on
International Justice
and Peace

DEBT RELIEF AND THE CALL TO JUBILEE

"He said to them, "When you pray, say: Father, hallowed be your name, your kingdom come. Give us each day our daily bread and forgive us our sins for we ourselves forgive everyone in debt to us, and do not subject us to the final test."

- Luke 11:2-4

Brothers and sisters, we live in a world blessed by abundance yet marked by profound inequality. Across the world, communities suffer from insurmountable debt which translates into daily suffering felt by our sisters and brothers—empty plates, children kept out of school, families without healthcare, and a future where hope feels out of reach.

Over 25 years ago, spurred on by Pope St. John Paul II's prophetic message of debt forgiveness, religious and civic leaders spurred an ambitious plan that led to more than \$100 billion USD in debt relief—which countries then used to invest in their people. But because deeper changes weren't made and new global problems have arisen, many countries are struggling again. Renewed efforts are now needed to build on this progress and ensure lasting, transformative change.

Pope Francis declared the 2025 Jubilee as a "path to peace" that sought to address the root causes of injustice, including the settling of unjust and unpayable debts (no. 16).

Throughout Jubilee 2025 and now, the Church calls for a renewed focus on debt alleviation for the developing world. Pope Leo XIV further affirms this teaching throughout *Magnifica humanitas* pointing out the responsibility of all to work for a world that stewards well the resources of our common home. Together, we must continue to build an international community where all people have the opportunity to flourish.

As chairman of the Committee on International Justice and Peace, I'm so pleased that we can offer the accompanying informational sheet about how the Church is leading the way in calling for debt relief and accompanying those who are suffering.

Peace and many blessings,

Bishop A. Elias Zaidan

Chairman of the Committee on International
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United States Conference of Catholic Bishops





Reality of Debt and Suffering

Millions of our sisters and brothers in nations across Africa, Asia, Latin America, and beyond have struggled under the weight of international debts. Such debt burdens often stem from historical injustices—loans granted to corrupt regimes, unfair trade arrangements, or the legacy of exploitation.

While some borrowing has helped lift economies, many debts have grown unsustainable, often due to factors beyond these countries' control such as: COVID-19, natural disasters, and unfair lending practices.

The consequences are severe. Currently, nations are forced to dedicate a significant portion of their budgets to repaying foreign creditors, which means less remains for schools, hospitals, clean water, nutrition, and resilience to climate change. The economies of these countries suffer and as a result, children are forced to work, girls can be forced into early child marriages instead of attending school, and families must choose between medicine and food. The cycle of poverty persists, robbing entire generations of their dignity and opportunities while widening the gap between the rich and the poor.

According to the U.N., in some places, such as sub-Saharan Africa, debt payments now surpass spending on health or education. In such cases, governments must make an impossible choice between repaying international banks or protecting children against preventable diseases. This reality harms our brothers and sisters.

We see an inextricable link between debt and ecological injustice. International debt further threatens our common home due to environmental exploitation, degradation, and a consistent pursuit of profits over a balanced use of natural resources. In *Laudato si'*, Pope Francis pointed to the “ecological debt” that exists between the Global North and South due to an unbalanced use of resources. Pope Leo follows up on this idea in *Magnifica humanitas* saying, “Indeed, the quality of development is measured by the ability to integrate justice toward people and the care of our common home, and to promote dignified living conditions, access to necessary goods, just social relations, care of creation and consideration for future generations” (no. 84).

Church Teaching

Debt relief is not merely charity—it seeks true justice and solidarity. It is a response to the Jubilee biblical command to release captives and restore right relationships. In our Catholic tradition, the idea of a **Jubilee year** is found throughout sacred Scripture and calls us to work, pray, and act towards God's vision of renewal and justice. The forgiveness of debts is among the oldest practices rooted in the celebration of a Jubilee, which gives it special meaning for Catholics to work together toward debt relief. We take up this invitation to share God's mercy each time the Church celebrates a Jubilee year, and it spurs us on to action for years to come.

It is our moral obligation, as Catholics, to advocate for systems that lift up human dignity. The current situation, in which poor countries pay billions to creditors while children go hungry and many suffer, must not continue. Our Church has consistently advocated for international debt relief as a response to the suffering of our sisters and brothers. In modern times, Pope St. John Paul II, Pope Benedict XVI, Pope Francis, and Pope Leo XIV have all recognized the pain which is caused by unjust lending practices and economic inequality between countries. Pope St. John Paul II called for reducing or canceling international debt as far back as 1994, and *Gaudium et spes* noted that wealthier nations have a duty to assist poorer countries (no. 87).



Concrete Steps Toward Jubilee and Justice

So, what can we do? Catholics, especially in the U.S., must take up this call. Our individual prayers, awareness, and education about this topic can help us to stand in solidarity. We must also call upon our government officials to act by:

- Supporting immediate bilateral debt cancelation for countries in crisis and work with other nations to fairly restructure their debts.
- Creating U.S. policies to bring private creditors to the table to participate in debt restructurings.
- Leading global efforts to reform the role of multilateral development banks like the World Bank to better serve the common good by providing affordable, long-term finance that helps developing countries to invest in their people and protect creation.
- Increasing contributions to U.S. bilateral foreign assistance and multilateral development banks to offer grants and low-interest loans to developing countries supportive of integral human development.
- Reducing U.S. greenhouse gas emissions that are driving global climate instability and simultaneously providing assistance to low- and middle- income countries to mitigate emissions, adapt, and respond to sudden- or slow-onset climate shocks.
- Securing commitments from global institutions (e.g. World Bank, IMF, G20, G7) to support the creation of a permanent global debt resolution that would help provide an effective, efficient, fair, and comprehensive mechanism for managing debt crisis in a way that is aligned with the development needs of a country.

Building a World of Justice and Mercy

The need for God's mercy is as urgent today as it was at the first jubilee. Our world cries out for mercy, healing, reconciliation, and justice—a renewal that includes recognizing the suffering caused by unjust debt and responding with compassion and action. Through prayer, education, advocacy, and solidarity, we can help build a world where no nation is crushed by the burden of debt, and every person can flourish in dignity. Let us see with open eyes, judge with discerning hearts, and act with loving hands.

Prayer to Confront Global Poverty

Father, Creator of Abundance,
Grant us generosity in sharing our gifts and resources with our
brothers and sisters around the world.
Jesus, Lord who Lightens Burdens,
May we look with mercy on nations burdened by debt and commit
ourselves to their relief.
Holy Spirit, Author of Life,
inspire us to protect the gift of creation, and to assist those in
poverty, who suffer the most from environmental harm.
Father, through your Son and by the power of the Holy Spirit,
help us to recognize your face in all those affected by global poverty
and fill us with the love and fortitude we need to confront its causes.
Father, we ask this through our Lord Jesus Christ, your Son, who
lives and reigns with you and the Holy Spirit, God, for ever and ever.
Amen.



Hanna Powoe from Liberia holds insecticide treated bed nets that will protect her family from malaria. In Liberia, debt interest payments surpass annual health spending, leaving many families without the care that they need to prevent infectious diseases. Catholic Relief Services supports government efforts to protect families from malaria through the mass distribution of bed nets and medicine. Learn more about their work at crs.org