



## All against the crisis

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For his interest, we reproduce below the "pastoral communication on the economic crisis and the commitment of all with those who suffer" addressed to all the faithful by the Bishop of Solsona, Xavier Novell

What happened to us?

In 2007, the financial system of the United States suffered a serious crisis because of having granted a large number of loans to people "without office or benefit" (ninjas: not income not a job) that they could hardly return. American liberal capitalism has for years generated an enormous number of poor people who sustain themselves socially, not through the public services of European social States, but the granting of loans.

This crisis provoked a financial "tsunami" that affected everyone but especially Europe. For years, some CEE countries "stretched the arm more than the sleeve": Banks left money to private to buy homes and to open and grow businesses without more collateral than the mortgage and one or two payrolls, also left the administrations To create infrastructure and improve education, health, culture and leisure services on the basis of tax revenues guaranteed by economic growth. When the banks of each country did not have enough money, they borrowed foreign creditors and continued to fatten the system. In Spain, this dynamic was spectacular due to the housing bubble and pharaonic investments in infrastructure. This growth brought a great amount of labor from abroad.

When financial markets detected that not only American banks were "infected" by hard-to-recover loans but also some European banks, credit was cut to these banks. This distrust was especially severe for the whole of the Spanish financial system and this provoked a slowdown in the Spanish economy since all its growth was based on foreign credit. The effects were: the stop of the construction, the closure of many companies, the growth of unemployment, the non-payment of mortgages...

Soon after, financial markets began to look at the solvency of States. In the eurozone, some countries were heavily indebted and presented with figures of uncontrolled public deficits. Mistrust was very wroth with these states and the "soap opera" of the rise and fall of the risk premium and the failures of the auctions of its sovereign debt began. The European Central Bank, to prevent mistrust from affecting all euro countries, had to rescue some countries and had to massively buy government bonds from some others. Spain was one of the seconds, which is escaping from intervention or bankruptcy, thanks to the signs of confidence in its solvency that it has given through the cuts in public spending and plans in the same direction.

Catalonia is still worse. Due to the funding system of the Generalitat, no bank trusts its solvency so it has no choice but to apply much more drastic cuts and issue targeted to private debt. Reductions in staff salaries, declining public investment in infrastructure, cuts in health and education services have been more severe. The Generalitat has no money to maintain such expensive public services and does not provide guarantees for banks to leave them.

Why did this happen to us?

It is easy to look for the culprits of the crisis: we accuse politicians, bankers, the "markets", the "system". But, let us not deceive ourselves, without denying their responsibilities, we must recognize that the main reason for the crisis is that we have all wanted to live above our means. The consumer society has convinced us that happiness consists of enjoying economic well-being: it is happy who consumes, buys the latest technological innovations, travels, has a house of its own, a high-end vehicle, a varied wardrobe and money for a cosmetic surgery operation.

This consumer society has deceived us. It assured us that the well-being of the famous was also within our reach: "If you do not enjoy what they have is because you do not want! If you can get a house in property paying monthly a little more than the rent, why don't your mortgage? If you can also furnish fashion for a little more, don't be silly! If you can have a new car with a loan you can assume, why go with an old car and wait to have the money? ". This dynamic came to the paroxysm: "If you can make cruises and trips without waiting to have the savings, give that pleasure!" I'm not talking about theories. Some time ago, someone had explained to me the content of the workshops for car salesmen. They taught them the techniques to convince customers to buy a car above their economic possibilities and convinced the most scrupulous commercials, saying: "If the client then can not pay, you have already won your commission, and already will spar the Bank! "

Public administrations have finished rounding up this culture of disproportionate consumption. During these years, always based on making money and mortgage

the future, it has spread the conviction that it was possible to have an educational system, health and communication infrastructure like those of the richest countries in Europe, some spectacular cultural equipment and even five-star prisons.

The reality is, and now we realize with all the hardness, that all this was a mirage, that has entangled us and let us tangle: we are much poorer than we thought. The lack of money to pay and operate all the equipment we have built on credit will force us to work much more and sometimes without being able to use them because we have no money to equip them.

Who suffers the crisis more harshly?

The hardest face of the crisis, as always, are the weakest. In an economic system where the only law is the free market, the weak always take the brunt of it. When public administrations guarantee basic assistance to all the weakest suffer, but less. When the social state is dismantled and these basic services are cut down, the first to fall into social exclusion are those who have the least, the ones that are more at the limit.

Immigrants are also severely affected by the crisis. They came because we needed them and now they are the first to be dispatched and not to find work. Those who arrived with a visa and a plane ticket will easily return to their home countries. Those who arrived in "bowl" and have gone through a lot of trouble to get a work permit, have no better place to be than here: "Without work where you live better than with work there."

But the most dangerous and alarming face of this crisis is a large number of normalized workers who have been unemployed and find no job. Just some data. From 2007 to 2009 the stoppage grew 10 points. From 2009 to 2012 has gone up 5 points. Now in Spain, there are 23% unprepared. The number of families in high-risk situations-no one works-makes them tremble: a million and a half. Among young people, the situation is hopeless: if youth unemployment continues to grow at the rate of the last year (6 points of increase) this spring we will reach half of the young people unemployed.

The severity of these data increases as the news announces that the crisis is not over but intensifies. The vast majority of unemployed lost their jobs in the years 2007 and 2008, have not found, the provision of unemployment is finished and survive thanks to the family, the submerged economy or the social provision for the unemployed long-term (300 approximately).

What should we do?

A few weeks ago, a journalistic analysis explained why in a country with more than 20% of prolonged unemployment, a social revolt did not erupt. My theory to explain this phenomenon is that there is no violent social explosion:

- Because many pensioners help unemployed children and many others host the families of their children standing at home;
- Because there are entrepreneurs who are holding the workers losing money and consuming the wealth they have accumulated over the years;
- Because there are concerted schools that are consuming their few reserves so as not to demand fees from families that cannot afford them
- Because there are self-employed who forgive debts to those who have been out of work;
- Because of officials, aware of the security and stability of their employment, except in a spirit of sacrifice the salary cuts;
- Because many anonymous people directly or through Caritas help a lot of people;

I want to thank everyone who's doing this! And I want to ask you if you can keep doing it!

I want to direct a reflection and a special call to the catholic faithful.

We cannot be unmoved by the fact that some relatives, friends, neighbors and fellow citizens are on the verge of poverty, with difficulties in enjoying the most basic food and housing services. We cannot pass through this reality as some of the characters in the parable of the Good Samaritan (Lc 10,30-37). We know the end of the rich indifferent to the situation of poor Lazarus who asked for charity to the door of his house (Lc 16,19-25). Everyone can do something. I have lowered my salary by 25% for this purpose. The diocese will devote extraordinarily about 300,000 (10% of the regular budget of the years 2011 and 2012) and the deaneries and parishes that may have been invited to do the same to endow the "Diocesan Caritas Social Assistance Plan". With this, however, very little will do and instead is very big the need. Allow me to invite you to do something against the crisis, from your situation, and to ask for collaboration with this initiative of Diocesan Caritas:

The first request I direct to the entrepreneurs and the people who have money. There is much that you can do against the crisis, in fact, you are the only one who can solve it! You are the first protagonists in the creation of wealth and employment! Indeed, the current taxation and the uncontrolled and disproportionate growth of public employees invite the temptation not to invest and to speculate with the money earned. The lack of a labor reform has indeed pushed to delocalize not to sink. Do not fall into these temptations! Trust that the administrations will lose weight and that the labor market is speeding up, and without fear, with creativity, risk, start new companies or support those that still

survive! Create jobs! Do not be rich foolish (Lc 14,15-21), what will help you accumulate, enjoy and speculate? The gifts God has given you are to do good, and now the main good is to create employment!

The second petition is aimed at workers, employees of companies or officials. It is very necessary that in front of the current situation all of them are in the same direction. Division and confrontation will plunge the ship into which the whole society is embarked. Pure and hard capitalism must indeed be changed. Indeed, the excuse of the economic crisis cannot be used to cut basic labor rights. But it is no less true that in a global market, as long as rules are not arbitrary to regulate it, we can only survive if we are more competitive: if we work more, for less money and distribute the existing work among all! This is hard, but it's a reality! This is going backward, but with the sacrifice, we can and must do. Economic managers and policymakers should be the first to set an example--lowering their salaries more than anyone else, giving up unnecessary and scandalous supplements--even though outrageous news, many politicians, and entrepreneurs are giving a hopeful example. Behind these, we have to add all of us. It's not the time for social struggle, it's time for sacrifice and shared effort!

The third request I direct to the pensioners, who are a great majority in the Church. It is true that little economic collaboration I can ask the collective that has the lowest purchasing power of society, but it is also true that many of you have your own home or a reasonable rent and you should not think of anything else to live and save to not be a load for the children. You, seeing the binge of consumption and the public waste of these last years, you foresaw that this would end badly. You know well what it is to work, to save and to be of things and, therefore, is much what you can do for your children and grandchildren: help them to learn it! Show them that makes it happier to "give than receive", which can be spent with much less, that the family unit is a port of salvation in times of difficulty. Do not be afraid to tell them to trust God, that He is the only one who can give strength to live when all constructions and human works fall and sink.

The last request is an invitation that I direct to all. There's a lot we can do. I summon you to a great wave of charity so that, in the diocese, no one is missing a roof, light, water, heating and enough food. The Lord tests our faith, our relationship with him, asking us: "What do you do when you see me hungry, stranger and naked? (Mt 25). Just because each of us renounces something in favor of those who need us, the miracle of saving many from the precipice of social exclusion will occur. If you and I were left without a job or if we lost the pension, we would be grateful for someone to help us

We, with God's help, can prevent it. We just have to do each one a very simple thing, the same as the good samaritan did: look at what happens to our relatives, friends or neighbors; sympathize with those who are suffering the most hard of the crisis; to approach them with the will to help them directly or to take care of it through Caritas. This, though it seems little, is much!

+ Javier, Bishop of Solsona  
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Feast of St. John Bosco