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Debt and the Decalogue

Abstract: *The proposed paper seeks to demonstrate that the question of debt is present in the Decalogue. It is included in the last (or the last two) commandments: "You shall not covet your neighbour's house; you shall not covet your neighbour's wife etc." (Exod 20:17). Obviously, this commandment must have a meaning that differs from the commandments not to commit adultery and not to steal. The main means for taking over possession of the goods of others, besides stealing them, was debt. The loan of goods or money involved the handing over of a pledge. If the debtor was unable to repay the debt they lost fields and houses. Mic 2:1-2, where the same word "to covet" is used as in the Decalogue, is best explained by such mechanisms of the old Israelite debt system: the rich and powerful who "covet fields" do "seize" fields and houses because their current owners are not able to refund their debt. What is true for mobile and immobile goods is also true for persons. Neh 5:1-5 demonstrates that daughters and sons had to be given away as slaves because parents were "having to borrow money". In dire straights, it was also possible that a wife could become the slave of another. In Elephantine a case is documented in which the wife of one man at the same time is the slave of another. So the commandment of the Decalogue not to "covet your neighbour's wife" has nothing to do with sexual relations. It forbids the desire to take one's neighbour's wife as a slave in one's own household.*

Debt has been a central concern of human societies for the last 5,000 years, to variegate the title of David Graeber's inspiring book, "Debt: the First 5,000 Years".[1] Debt is also a central concern of biblical texts.[2] In this paper, I would like to demonstrate that the question of debt is also present in the Decalogue.

1. The Character of the Decalogue

Generally, the Decalogue is addressed to free people of equal status. The first word begins with the self-presentation of the God, "who brought you out of the land of Egypt, out of the house of slavery" (Ex 20:2). The Decalogue is addressed to freed slaves. They are able to

[1] David Graeber, Debt: the First 5,000 Years, New York: Melville House 2011; in German: Schulden. Die ersten 5.000 Jahre, trans. by U. Schäfer et al., Stuttgart. Klett-Cotta 2012.
[2] Cf. Rainer Kessler, Das hebräische Schuldenwesen. Terminologie und Metaphorik, in: idem, Studien zur Sozialgeschichte Israels (SBAB 46), Stuttgart: Verlag Katholisches Bibelwerk 2009, 31-45.

participate in the cult, they own land, they are married and live in households, and they may act as witnesses in court affairs. The Sabbath commandment demonstrates that they have male and female slaves. These dependent people are not moral subjects in the Decalogue; they are property which is to be treated accordingly by the head of the household, the free man and, presumably, his wife. Resident aliens, slaves, and children "are not *addressed* as narratees".[3] However, the reference to slaves gives a hint that the society presupposed in the Decalogue is not egalitarian.

The main means of splitting up an egalitarian society in antiquity was debt. In my view, the question of debt is dealt with in the last or the last two commandments of the Decalogue. It has always been a problem for interpreters of the Decalogue that there are two commandments which prohibit adultery and theft, and besides these one or two commandments not to covet one's neighbour's house and other goods and not to covet one's neighbour's wife. Is this mere repetition, as the 19th century Lesuto chief thought? Reminded of the tenth commandment, he said: "That is not a separate commandment … I have already reckoned it in saying, 'Thou shalt not steal'; 'Thou shalt not commit adultery'."[4] If this is not true, what then is the difference between these commandments?

The short prohibitions not to murder, not to commit adultery, not to steal, and not to bear false witness, have nothing to do with social stratification. They prohibit crimes committed by an individual against his or her neighbour. The crimes are independent of the social status of perpetrator and victim. In Hebrew, the prohibitions have a very short form. They only consist of the negation *lo'* plus one verb in the imperfect form. This aims at a general meaning. The verb is in the second person singular masculine form. This includes all persons in Israel, male and female, young and old, regardless of their social status.

"You shall not commit adultery" means that no person, male or female, may have sexual intercourse with another person who is married. The prohibition is inclusive because the Hebrew root *n'p* in the qal and piel forms is used for men (cf. Lev 20:10; Jer 23:14; Job 24:15) and women (cf. Lev 20:10; Jer 3:8-9; Ezek 16:32) alike. "You shall not steal" has no object. Theft is prohibited in all its forms, whether it be the theft of a person (cf. Gen 40:15;

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[3] David J.A. Clines, The Ten Commandments, Reading from Left to Right, in: idem, Interested Parties: The Ideology of Writers and Readers of the Hebrew Bible (JSOT.S 205), Sheffield: Sheffield Academic Press 1995, 26-45, 34.

[4] Cf. J.R. Coates, "Thou shalt not covet.", in: ZAW 52 (1934) 238-9; Bernhard Lang, "Du sollst nicht nach der Frau eines anderen verlangen." Eine neue Deutung des 9. und 10. Gebots, in: ZAW 93 (1981) 216-224, 216f. Cf. also the question of Cyril S. Rodd, Glimpses of a Strange Land. Studies in Old Testament Ethics, Edinburgh: T&T Clark 2001, 78: "If it is forbidden to 'to covet' one's neighbour's wife and property, why is it necessary to prohibit adultery and theft?"

Ex 21:16; Deut 24:7), of animals (cf. Ex 21:37; 22:11), or of other mobile goods (cf. Gen 31:19.30.32; 44:8; Ex 22:6; Josh 7:11).

2. "You shall not covet …"

The last commandment, or the last two commandments, of the Decalogue differ in form in that they have not only the negated verb but also an object for this verb. As the two formulations in Ex 20 and Deut 5 differ from each other I shall treat them separately.

2.1 Ex 20:17

I begin with Ex 20:17: "You shall not covet your neighbour's house; you shall not covet your neighbour's wife, or male or female slave, or ox, or donkey, or anything that belongs to your neighbour." Let us begin with the objects. The first prohibition reads: "You shall not covet your neighbour's house." This seems to imply the building itself. Mic 2:2 speaks of those who "covet fields, and seize them; houses, and take them away". The parallelism between "fields" and "houses" is proof that "house" is not meant in a metaphorical sense but as the building. The form of the commandment in Deuteronomy which adds "and his field" to "your neighbour's house" (Deut 5:21) also understands "house" as the building itself. Finally, Neh 5:3 lists "our fields, our vineyards, and our houses" as the immobile possessions which people have to pledge in order to receive grain.

However, "house" (Hebrew: *báyit*) can also mean "household", like the Greek *oikos*. That this is also meant in the Decalogue is demonstrated by the continuation: "You shall not covet your neighbour's wife, or male or female slave, or ox, or donkey, or anything that belongs to your neighbour." Here we have a full description of what is part of an Israelite household: wife, dependent workers, domestic animals, and all other mobile goods.

The verb "to covet" is repeated in the commandment because of the double meaning of the object "house". The repetition of the verb underlines that the prohibition applies to coveting of the house as a building as well as to coveting any member or part of the household.

What does "to covet" (Hebrew: *hmd*) mean in the commandment of Ex 20:17? First, "to covet" is not "to steal". One can steal a house only in a metaphorical sense, because one cannot take it away as one can a person, an animal, or any other mobile good. "To covet [one's] neighbour's house" implies taking it into one's possession. But the means of achieving this is not theft in a literal sense.

The most commonplace method in antiquity (and in modern times too) of bringing someone's house or field into one's own possession is through debt. The oracle of Micah mentioned above accuses rich and economically strong members of society who make plans to take possession of the houses and fields of free men: "Alas for those who devise wickedness and evil deeds on their beds! When the morning dawns, they perform it, because it is in their power. They covet fields, and seize them; houses, and take them away" (Mic 2:1-2). Their power lies in their ability to give credit and take houses and fields as security.. Allow me to quote from William McKane's commentary on Micah: "It is unlikely … that the situation is one where dispossession and eviction are being effected at the point of the sword, where a rabble is running riot and confiscating the homesteads and fields of small farmers. What is happening is violent oppression, but it is not this kind of violence. … It was the exercise of a different kind of power, more refined but no less cruel than physical violence. … Loans which have been granted to a debt-ridden peasantry are called in, the property is seized when the loan cannot be paid and the peasant loses possession of his homestead and his field …".[5] The verb "to covet" aims at legal forms of expropriation. It covers more than merely an inner attitude. Micah accuses those who "covet" and then "seize".[6]

The oracle of Micah illustrates a case where houses and fields are seized from peasants in debt. The list of Ex 20:17 in its second part demonstrates that not only the building but also persons or goods from the household can be claimed by the creditor. The list says: "You shall not covet your neighbour's wife, or male or female slave, or ox, or donkey, or anything that belongs to your neighbour" (Ex 20:17b). There are many biblical examples where those in debt have to surrender mobile goods or persons of their household as part of the pledge and eventually lose them for ever when a loan cannot be re-paid. A man's "cloak" is often mentioned as pledge (Ex 22:26; Deut 24:12-13). Deut 24:6 does not allow one to "take a mill or an upper millstone in pledge". The wicked are accused of "driv[ing] away the donkey of the orphan" and "tak[ing] the widow's ox for a pledge" (Job 24:3). In Neh 5:5 the people lament that they are forced to surrender their daughters and sons into slavery to receive credit, and in the story of Elisha and the poor widow the widow complains that "the creditor has come to take my two children as slaves" (2 Kings 6:1).

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[5] William McKane, The Book of Micah, Edinburgh: T&T Clark 1998, 61-2; cf. Rainer Kessler, Micha (HThKAT), Freiburg et al.: Herder [2]2000, 116-7.

[6] Gerhard von Rad, Das fünfte Buch Mose. Deuteronomium (ATD 8), Göttingen: Vandenhoeck & Ruprecht 1964, 43: *hmd* "bedeutet beides, das Begehren wie das Nehmen".

What of the wife mentioned in Ex 20:17b as first in the list? From the context of the commandment in Ex 20:17 it is clear that "to covet your neighbour's wife" means the same as "to covet the house" or all the other parts of the household. It means to take her in pledge, i.e. to make her a slave. The peasant who is not able to re-pay a loan and who probably has nothing else to give away is obliged to let his wife work not for his own household, in his own vineyard or field, but for his neighbour. The last commandment not to "covet your neighbour's wife" then has quite a different setting in mind than the prohibition not to "commit adultery". This prohibition speaks of sexual affairs. The prohibition not to covet one's neighbour's wife, to the contrary, has nothing to do with sexuality but with the appropriation of alien labour. In the words of Michael Hudson: "'Don't covet thy neighbor's wife' – that had nothing to do with sex … but rather with coveting her as a bondmaid."[7]
If this interpretation is correct it must be possible that a woman can be at the same time one man's wife and another man's slave. Is this credible? It is. In the Jewish colony at Elephantine we have an example in which a woman is indeed at the same time one man's slave and another man's wife. In the sixteenth year of king Artaxerxes, a Jew named Ananiah marries a slave named Tamet. Tamet remains the slave of her lord Meshullam – "your slave" (Aramaic *'mtk*), writes Ananiah in the marriage contract – while she is Ananiah's wife.[8] It is only 22 years later that in another document we learn that the lord Meshullam now releases his bondmaid saying to "his *'amah*, who is branded at her right hand like this: '(Belonging) to Meshullam,' saying: … (To be) free I released you at my death …" (ll. 2-4).[9] The case is not exactly the same as Ex 20:17 because in Elephantine the woman was already a slave when she became the wife of a free man, while in the Decalogue the wife is free and might subsequently become the slave of another man. In both cases, however, it is possible that a woman can at the same time be one man's wife and another man's slave.[10]

[7] Quoted from a lecture by Michael Hudson in L. Randall Wray, An irreverent overview over the history of money from the beginning of the beginning through to the present, in: Journal of Post Keynesian Economics 21 (1999) 679-687, 685. Reference to this article in D. Graeber, Schulden 2012, 137.
[8] Text in Aramaic: Emil G. Kraeling, The Brooklyn Museum Aramaic Papyri: New Documents of the Fifth Century B.C. from the Jewish Colony at Elephantine, New Haven: Yale University Press 1953, Papyrus 2; in English: Bezalel Porten, The Elephantine Papyri in English: Three Millennia of Cross-Cultural Continuity and Change (DMOA 22), Leiden u.a.: E.J. Brill 1996, B36.
[9] Text in Aramaic E.G. Kraeling Papyrus 5, in English B. Porten B39.
[10] Discussion of the Elephantine texts in Rainer Kessler, Die Sklavin als Ehefrau. Zur Stellung der *'āmāh*, in: idem, Studien zur Sozialgeschichte Israels (SBAB 46), Stuttgart: Verlag Katholisches Bibelwerk 2009, 124-133, esp. 129-130.

To sum up, Ex 20:17 targets the desire to take over possession of one's neighbour's house and household by legal, yet violent, means, mainly by the mechanisms of the credit system. This includes the coveting of one's neighbour's wife as a bondmaid.

2.2 Deut 5:21

The version of the Decalogue in Deut 5 transforms the last commandment of Ex 20:17 into two commandments.[11] The coveting of the wife becomes a commandment of its own: "You shall not covet your neighbour's wife. You shall not desire your neighbour's house, or field, or male or female slave, or ox, or donkey, or anything that belongs to your neighbour" (Deut 5:21). The choice of two different verbs, *hmd* for the coveting of the wife and *hit'awwæh* for the desire for the house and the household, is due to the intention to form two commandments out of one. It does not include a semantic difference. The desire for the house and the household is identical with the coveting of the last commandment in Ex 20:17.

The coveting of the wife, however, is isolated and stressed in the Deuteronomy version. I suppose that the authors of Deuteronomy wanted to extend the meaning of this prohibition. It should not only cover the possibility of the neighbour's wife becoming one's slave but also of her becoming one's wife.[12] According to the proposal of Bernhard Lang, this could happen when her husband was absent for a long time, for example as a prisoner of war in a foreign country. His absence could be interpreted as the end of the marriage so that his wife was free for a new marriage.[13]

However, I don't think that Lang's proposal is the most obvious and best explanation for all the coveting and desire in the commandments. Absence of the owner might indeed be one means of acquiring possession of the goods of others (cf. Ex 34:24). But the main means was debt and the mechanisms of the credit system. In Mic 2:2, the coveters of fields and houses have to oppress "the man", who appears not to be absent. According to v. 9 of the same chapter, they "drive out the women from their pleasant houses". Until this point they are very much present.

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[11] It is probable that the Exodus version in this case has preserved the older form, cf. Eckart Otto, Deuteronomium 1–11. Zweiter Teilband: 4,44–11,32 (HThKAT), Freiburg et al.: Herder 2012, 751-2.

[12] This line of interpretation is continued in the reception history of the Decalogue. The Septuagint already in the Exodus version puts the coveting of a wife first. The Greek verb *epithyméo* for the Hebrew *hmd* is then combined in Mt 5:27-8 with the prohibition not to commit adultery which gives *epithyméo* a clearly sexual connotation. The same is true with 4 Macc 2:1-6, a text which is more or less contemporary with the gospel of Matthew. Here the commandment "not to covet your neighbours wife" is quoted in the context of young Joseph's control over sexual desire. Cf. Matthias Köckert, Die zehn Gebote, München: Verlag C.H. Beck 2007, 83.

[13] B. Lang, "Du sollst nicht" 1981, 219-20.

Be that as it may. Absence of the legal owner might be the background for coveting in some cases. The main concern, however, is debt.[14] It covers the coveting of houses and fields, of the mobile persons and goods of the household, and it includes the coveting of one's neighbour's wife as a debt slave.

Debt has not only been a central concern of human societies for the last 5,000 years; it is also a main concern of the Decalogue.

[14] Most commentators prefer an enumeration of possibilities without giving preference to one of them. Martin Noth, Das zweite Buch Mose. Exodus (ATD 5), Göttingen: Vandenhoeck & Ruprecht [4]1968, 133: "handelt … von allen irgend möglichen Unternehmungen"; Frank Crüsemann, Bewahrung der Freiheit. Das Thema des Dekalogs in sozialgeschichtlicher Perspektive (KT 128), Gütersloh: Chr. Kaiser 1993, 77: "herrenloses Gut … Geldleihe … und … Übernahme des Besitzes"; Christoph Dohmen, Exodus 19–40 (HThKAT), Freiburg et al.: Herder 2004, 127: "Verschuldungen … Vorteilnahme … Aneignung von 'herrenlosem Gut'".