Creating
Conversations:
exploring community-based responses to poverty

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CREATING CONVERSATIONS:
EXPLORING COMMUNITY-BASED RESPONSES TO POVERTY

During 2015, Church Urban Fund and the University of Edinburgh's Divinity School hosted a series of events on poverty, funded by the Arts and Humanities Research Council. The four events aimed to bridge the gap between theory and practice, bringing together academics, clergy and practitioners to share their diverse experience and expertise on poverty-related issues.

Running these events in partnership was a great experience that allowed us to gather different people and perspectives, and to highlight a great diversity of activities and approaches to combatting poverty.

The different venues reflected different kinds of church responses to poverty. The first was Trent Vineyard church and conference centre in Nottingham, next to The Arches, which is a practical resource and support centre for people in need across the city. We then headed north to Durham, meeting in the brand new Diocesan Centre on the edge of the city. The third event was at Quaker House in the heart of Liverpool, acquired in the 1980s following a previous compulsory purchase and urban regeneration. We ended at the St Bride Foundation in central London, which was established 120 years ago as a community resource for the local print and publishing trade.

Each event focussed on a different theme or posed a different question:

- Growing Stronger Together: how can we build flourishing communities? (Nottingham)
- A Silent Epidemic: how can we share one another's loneliness? (Durham)
- Money Talks: how can we tackle financial exclusion? (Liverpool)
- A Glass Half Full: exploring strengths-based approaches to community development (London)

Yet despite this variety of topics, there were some important underlying and connecting themes.

Firstly, the way in which churches are uniquely placed to build networks against poverty. The Church of England's parish structure commits it to neighbourhoods the length and breadth of the country, where Christians of other denominations are also faithfully present. Being communities of equals, churches are able to transform top-down service delivery structures into relationships of trust. In order to do this, users of services should be involved in their design and ultimately enabled to become providers of services for others.

Secondly, economic activity is good for welfare, promoting mobility, communication, social networks, and physical and mental health. It is therefore significant that some of the greatest successes in the churches' fight against poverty have been economic. Churches have been instrumental in setting up credit unions, which provide the fair banking that is necessary for full social participation. The successful living wage campaign, which churches also led, will secure a basic entitlement of justice for many.

Yet much else remains to be done to correct a dysfunctional economy. Skills that are essential to society, such as caring and nursing, are undervalued, while large sums of money are amassed by companies and individuals whose only skill is the ability to control the circulation and exchange of that money. Although churches need to consider immediate needs, they shouldn't lose sight of the bigger picture. For instance, it is right that Christians have speedily mobilised to open food banks for people in crisis. However, the structural basis of poverty needs to be challenged in ways that put people centre stage, such as by collecting and effectively communicating the stories of the people who are forced to come to food banks in order to survive.

Thirdly and finally, in the present day, churches need to find new allies. To do this they need to listen to what is going on in the communities around them and discern what distinctive contribution they might make to shared interests and endeavours. For instance, churches often have use of meeting spaces, which are vital for members of local communities to make self-empowering connections. Even in a highly fluid community, such spaces provide continuity. By building and energising new networks, churches may open new possibilities for social change and moral transformation.

This report is a synopsis of the four events. We hope that it will help to share the learning gained from the events and to encourage similar discussions around the country.

Dr David Grumett, *School of Divinity, University of Edinburgh*

Bethany Eckley, *Director of Research and Policy, Church Urban Fund*

GROWING STRONGER TOGETHER:
HOW CAN WE BUILD FLOURISHING COMMUNITIES?

A POLITICAL REFLECTION

Lord Maurice Glasman, Senior Lecturer in Political Theory,
London Metropolitan University

Politically we are now at a turning point where, with deep welfare cuts, the stakes are high. In our country, only the Church bears witness to what is happening in all places. It provides a civic and ethical inheritance that may be passed on to all people, whether churchgoers or not. My Jewish background has enabled me to see the value of Christian social thought, particularly in its assertion that humans are not commodities or administrative units.

In order to respond to today's political situation, we need a politics of the common good. The Church has an essential role in promoting this because of the transformative power of love and relationships that it brings.

> " *The announcement in yesterday's budget of a living wage of £9 per hour by 2020 is a shining example of what churches can do to tackle poverty – for a long time, the living wage was primarily a church campaign.* "

This new politics needs to be structured by three powers. The powers of *money*, including resources and employment, and the *state*, which operates coercively and collectively, have roles to play. However, *relational power* will be key to the new politics. Poverty is partly about a lack of resources but also about isolation, about being alone. Our relationships open new possibilities to us, showing us ways of reforming our fallen, sinful, impoverished systems.

A true leadership of the poor is needed, with leaders developed from among the poor, if we are to see significant change. I define leaders as people with followers – rather than challengers with few supporters. We need leaders with compelling visions of the future that inspire others to follow. The Church can play a central role in this leadership development.

But to do this, we need to look around us at what is already going on. Although the Church has a comprehensive national coverage through its parish system, it needs to seek allies in other institutions. These will be bodies and corporations in the same way the Church is, with similar goals and ways of being. Institutions uphold traditions and goods, and all have a role in resisting the state's demand for uniformity.

Before the election, I took part in a piece of research that involved asking people what they cared about most. We found that people listed three things in particular. The first was *family*, which is held together by love and sacrifice. The second was *place*, which is being degraded as power is taken out of localities. The third was *work* (understood by church tradition as vocation), which entails ethical and meaningful work. If the capitalist system fails to deliver these three things it is indecent. For example, to feed a family, it shouldn't be necessary to hold down two jobs.

The announcement in yesterday's budget of a living wage of £9 per hour by 2020 is a shining example of what churches can do to tackle poverty – for a long time, the living wage was primarily a church campaign. But we need to do more to build upon the success of that campaign, and an issue of particular importance is the establishment of an alternative banking system. Such a system would have a cap on interest rates for loan repayments, would encourage the redistribution of assets and would ensure that banks were endowed with capital that could not be lent to people outside their local area. Another important issue is that of work – skilled work needs to be valued far more highly, whether this be the work of the plumber, the priest or the carer.

Faithful relationships require us to be true to the people who really help us. We need to do things with other people and develop the virtues that enable this, transforming a shared fate into a mutual destiny.

A THEOLOGICAL REFLECTION

Prof Luke Bretherton, Professor of Theological Ethics and Senior Fellow, Kenan Institute for Ethics, Duke University

Social change requires both hearing and listening. Scripture teaches us that, for Christians, the most basic act should be listening. Paul asks 'How are they to believe in one of whom they have never heard?' (Romans 10.14) while the ancient Hebrew prayer begins 'Hear, O Israel' (Deuteronomy 6.4). Hearing and listening constitute the Church; hearing God's Word while listening to the cries of our neighbours.

From listening we may move into action.

As Christians we have a rich language of change, which is also known as repentance. Christ is the Word, the resurrected and ascended Lord and the one who sends his Spirit to inspire humankind. He creates a common world of shared meaning in which action becomes possible.

In this world we need to listen with our gut as well as with our ears. In the parable of the Good Samaritan

the word for compassion is *esplagchnisthe*, literally being gutted or moved in the gut. It is hearing the silent cry of the beaten, suffering body that causes this kind of compassion. Yet in present society, compassion has been eviscerated and disembowelled. It is impeded by the culture of targets, quotas, professional distance and impartiality. We need to rebuild our ability to hear with our gut and to respond with deep compassion to the suffering around us.

We also need to be more angry as well as more loving. Yet we must respond with constructive action, not destruction. The Norse understanding of anger included grief about what had been lost. This kind of anger can be positively expressed as *lament*.

> "*As Christians we have a rich language of change, which is also known as repentance. Christ is the Word, the resurrected and ascended Lord and the one who sends his Spirit to inspire humankind.*"

Lament is structured grief, orientated to hope for a better reconfiguration of the world as it is. Lament thereby reclaims agency. Because it is addressed to God, there is an expectation that lament will be heard, as in the Psalms and the book of Job.

The Church has a key role in giving voice to lament. Yet we need to beware – this *politics of lament* has three enemies.

First the politics of *respectability*, which is based on consensus, rationality, professional expertise and the avoidance of conflict. Such behaviour impairs the expression of communal grief and instead encourages deference to authority.

Second the politics of *polarisation*, which seeks to recruit others to an ideological cause and instead of bringing people together, creates enemies and victims. This behaviour causes us to lose sight of complexity and ambiguity and weakens our ability to build a common life.

Third is the politics of *escape*, which involves a retreat into ghettoes away from the world as it is. Some escape into religious piety that fails to engage with reality. Others escape by immersing themselves in life's mundane details, technologies and celebrity fantasies.

All three behaviours are refusals to listen or to repent.

Communities need to hear together. God commands Jeremiah to seek the welfare of the city to which he has been sent (Jeremiah 29.7). We need to become drawn into the fate of our communities, finding common interest and working with others. We need a politics of hospitable, common life that begins with the 'yes', not with the 'no'.

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TACKLING POVERTY TOGETHER
CHURCH URBAN FUND

A SOCIAL POLICY PERSPECTIVE

Dr David Jarvis, Reader in Local and Regional Economic Development and Co-Director of the Centre for Business in Society at Coventry University

For over twenty years, researchers at Coventry University have sought to understand how people of faith tackle social exclusion and build social capital through contributions to regeneration. Multiple research projects have sought to address these questions:

- What are faith communities doing?
- What is their role in tackling social exclusion and building social capital?
- What are the barriers to the participation of faith communities in regeneration?
- What are the problematic issues for faith groups as they define them?

Two projects in particular help show how worshipping communities and faith-based organisations are building flourishing communities. The first, *Churches in Action*, sought a better understanding of the added value of local faith-based social action projects in addressing deprivation and disadvantage. The research identified several distinctive features of faith-based projects, including:

- **Provision of safe spaces** where people feel valued and safe, giving project users an often unique opportunity to meet others
- **Holistic focus** on people rather than on targets, allowing an appreciation of people and their circumstances to emerge over time
- **Users giving something back** by becoming providers for others
- **Outreach** or a capacity to engage people as equals and support them in the places where they live
- **Dedicated volunteers** whose impetus to make a difference stems from the immediacy of local issues and an underlying faith motivation

The second project, *Building Better Neighbourhoods*, surveyed the work of worshipping communities, including their financial investment in paid staff, volunteering, rooms and halls, their response to local needs, their work with the public sector and voluntary organisations, their policy development and implementation and their contributions to developing 'bridging' and 'linking' social capital.

Both projects suggest that the core values of faith-based social action projects place an intrinsic value on people who are struggling to flourish, and in meeting their needs holistically in the place where they live.

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SPOTLIGHT ON PROJECTS

Together for the Common Good continues the bridge-building work of Liverpool church leaders Derek Warlock, David Sheppard and John Newton. This is a 'better together' ministry which seeks to help people of goodwill become agents of change for the common good. Key principles include subsidiarity and a bias to the poor. See more at *www.togetherforthecommongood.co.uk*.

Nottingham Citizens believes that we need to organise civil society rather than simply accept poverty and degradation. The alliance consists of dues-paying members and seeks to help people listen to local needs and respond with campaigns for change. Relational church culture should not be undervalued and churches should recognise the power they have to change things. See more at *www.citizensuk.org/nottingham*.

Transforming Notts Together, a joint venture between Church Urban Fund and the Diocese of Southwell and Nottingham, supports and resources churches to engage with their communities. Churches are still there at the centre of neighbourhoods, even when other organisations have departed. They bring trust and foster relationships. The venture is more about networking than service delivery, aiding cooperation and collaboration between different providers. See more at *www.cuf.org.uk/transforming-notts-together*.

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POINTS FROM DISCUSSION

The event ended with an extended time of discussion, reflecting on the day's presentations and identifying key learning points, including:

It's good to access the language, methodology and scholarship of community building.

What the Church has done well for a long time needs to be better articulated, more reflectively.

The Church needs to challenge both markets and the state.

In order to work better together in community, we need to let go.

We need the confidence to embrace failure.

We need to ensure that community organising doesn't increase polarisation.

All organising is reorganising.

We should encourage listening within the local area and address specific local issues.

Don't be afraid of power: it can be used for good.

Volunteers in the pews need to be empowered and encouraged.

Activities must be collectively owned.

The growing secular acceptance of spirituality provides new openings for churches.

International community links help us understand our own local community more than we might expect.

Strength may be gained from the global context and connections with poorer countries.

The welfare landscape is changing, the voluntary sector is crumbling and the churches are what is left.

A SILENT EPIDEMIC:
HOW CAN WE SHARE ONE ANOTHER'S LONELINESS?

A NEIGHBOURHOOD APPROACH

Tracey Robbins, Programme Manager,
Joseph Rowntree Foundation

There is a difference between loneliness, which is the pain of being along, and solitude, which is the joy of being alone. Loneliness is the result of a mismatch between the relationships we have and the relationships we want. It is caused by an internal trigger and so there is a danger that organised activities and networks will merely increase a sense of loneliness.

Loneliness is bad for us. It almost doubles the risk of dementia and is twice as harmful to health as smoking. It is linked with an increased likelihood of alcoholism, smoking and obesity and a decreased likelihood of eating fresh fruit and vegetables and of exercising.

At the Joseph Rowntree Foundation (JRF) we take a neighbourhood approach to loneliness. We believe this works best because it uses informal, place-based networks and begins where people are. We recently conducted an action research project that explored the experience of loneliness in four neighbourhoods. (To find out more see *www.jrf.org.uk/topic/loneliness*)

> " *The stepping stones to engagement and education, which funding cuts have removed, need to be put back in place. Anyone can be lonely, even busy people, and anyone can reduce loneliness.* "

We recruited 32 community researchers who spoke to and held participatory learning sessions with more than 2,000 people and gathered almost 8,000 individual comments on people's experience of loneliness in their local community. We then used this data to identify the factors that people felt were most significant in causing loneliness. These included being alone, bereavement and loss, being older and a lack of youth facilities (see the diagram on the next page). We also found that loneliness was a significant problem for people aged 15 to 25 as well as for older people.

What are the issues affecting people in the four neighbourhoods?

Difficulties and inability to communicate with others
Lack of intergenerational interaction
The responsibility of being a carer
Life Transitions/changes of circumstances
Being a parent and parenthood
The Environment, including the built environment
Fear
Mental Health Issues/Illness
Busy lifestyles, time pressures, having no time or being too busy
Disability and having a disability
Moving house/ moving to a new neighbourhood and new arrivals
Bad weather and winter
Barriers to engaging with community facilities/networks
Lack of social and cultural cohesion
Issues with friends, lack of or no friends
Lack of community and community spirit
Community breakdown and not mixing
Not fitting in – Lack of social acceptance
Bullying and peer pressure
Poverty/lack of money/financial issues
Being a lone/single parent
Living apart from your family/family dispersal/ resulting family issues
Family separation and relationship breakdown
Poor/ Ill Health and Illness
Lack of community facilities
Personal Character, Attitudes and Emotions
Lack of youth facilities and youth engagement
Being older
Bereavement and loss
Isolation and being on your own

All four neighbourhoods

Source: Joseph Rowntree Foundation

At the end of this action research project more than 1,000 ideas for reducing loneliness were received; 65 were prioritised in each neighbourhood and these were then distilled to five initiatives. In the course of this process the researchers became activists.

New community initiatives to reduce loneliness included:

- **the Carr Estate:** a café, work with churches and work with a children's centre
- **New Earswick:** a parents' play group and community allotments
- **Denholme:** a walking group, a film club, health outreach and intergenerational drama
- **Bradford Moor:** a community market, a confidence group and home visiting

This research showed us that regulation can often make community organising difficult. It kills kindness and reduces social activity through an intolerance of messiness and risk. While lonely people are vulnerable and there can be safeguarding implications, we also need to build people's confidence to take action.

The stepping stones to engagement and education, which funding cuts have removed, need to be put back in place. Anyone can be lonely, even busy people, and anyone can reduce loneliness. We need to find ways to give time to others even when busy, to talk about loneliness, to resource its prevention and to ensure that community assets are available for community use.

RESPONSE

Dr Keming Yang, *Senior Lecturer in Sociology, Durham University*

Loneliness is a social problem and therefore its solutions are social. Although it isn't viewed as an illness, it impacts on health services, especially through increased GP visits. To free up doctors' time, surgeries need to offer social provision.

The known risk factors don't fully explain who is lonely. A common attributes profile is needed, including a greater understanding of the intensity and duration of loneliness. A 'loneliness map' of the country would also be informative.

We need to build our resilience. Most of us suffer 'transient loneliness' for short periods; this experience should help us to recognise more serious loneliness in others.

A THEOLOGICAL REFLECTION IN THE CONTEXT OF MENTAL HEALTH

Prof John Swinton, *Chair in Divinity and Religious Studies, University of Aberdeen*

About one half of people with serious mental illness have not had a close social relationship in their life. This could easily be seen as a consequence of their illness, but the reverse is also true: loneliness causes mental illness. Although the medical account of mental illness tends to overpower all others, most healing in communities is non-professional. Unpaid friends are better than people who are paid to befriend.

The medical account of mental illness is founded on the process of diagnosis, which is the filtering of experience through a theoretical framework. The only justified purpose of diagnosis is to help professionals do their job yet, unfortunately, diagnosis migrates into society and into its cultural and social fabric. As such, your diagnosis can easily become a part of you, actually making a situation worse by the stigma attached to it.

In contrast, the social ties that religious communities provide can help people avoid depression. Yet churches are attended mainly by women and have to some extent become feminised. This means that young men, who are most at risk of drinking, fighting and suicide and are also at risk of being lonely, are often alienated. We need to consider how we can build relationships with different groups and people.

We also need to take care of how we talk about people. Language has the power to create – when we name something it comes into existence. It needs to be used responsibly.

> *Jesus didn't sit with the marginalised but shifted where the margins of society lay. God is at work at those margins and churches must also be places of belonging that allow friendships to grow across divides.*

Three specific theological points are important in relation to our use of language:

- **Faithful, redemptive naming** is seen in Genesis, when Adam names the creatures with God's guidance. This contrasts with improper, fallen naming, which brings stigma.
- **The Body of Christ is diverse.** Its unity comes from Christ not from the members, allowing for different ways of understanding what it means to be human.
- **Friendship across difference** is at the heart of the Gospel. The incarnation entails the bridging of divides, with the unlike attracting. We aren't bound to common interests.

Jesus didn't sit with the marginalised but shifted where the margins of society lay. God is at work at those margins and churches must also be places of belonging that allow friendships to grow across divides.

A PASTORAL PERSPECTIVE

The Revd Canon Peter Kenney, Director of Pastoral Care and Counselling, Diocese of Newcastle

Loneliness is lethal. We are social creatures and need to go beyond welcome to befriending. We can sometimes be too alert to the dangers of becoming too involved with people and situations. However, we need to become nosier and not be afraid of being 'sucked in'.

So many people long for human encounter and quality conversation. Calculated risk taking is needed, balanced with caution where appropriate. We should also be willing to talk about difficult things and create opportunities for non-superficial conversations.

Loneliness is one of the most difficult social issues to deal with because it is in fact a person. It is as if the lonely person is someone other, who reminds us of the underlying existential reality of our own situation. Interest in another person is an emotion of intention that leads to an encounter with depth. Through it we see the other person as made in the image of God. It is in this kind of sharing that we live.

SPOTLIGHT ON PROJECTS

HenPower is supported by Equal Arts and began in 2012 after a sheltered housing resident, who had previously kept hens, requested one and received a positive response from the housing manager. Since then 'hensioners' have got together to look after and talk to others about hens. Taking part in this project has got residents out of their homes, helped them to get to know others and given them opportunities to visits schools and other care homes to talk about their work. Research by Northumbria University indicates the project has reduced depression and loneliness and increased mental health and wellbeing. See more at *https:/ equalarts.org.uk/our-work/henpower*.

GOALS is part of Developing Initiatives Supporting Communities (DISC) and aims to help people with learning disabilities Go Out And Live. For twenty years it has provided befriending and community experiences, and currently runs a day service in a community centre. Most users have no other regular social activity, are unable to go out on their own and don't see their friends outside of the day service. The social opportunities provided by GOALS are of vital importance. See more at *www.mygoals.org.uk*.

Places of Welcome, based in the Birmingham area, is a growing network of hospitality run by local community groups who want to make sure that everyone in their area has a place to go for a friendly face, a cup of tea and a conversation if and when they need it. The network has developed a set of guiding principles, that every network member has to sign up to, that ensure a suitable building and regular opening time, inclusivity and volunteer staffing, active listening, free refreshments and basic local information, and the recognition that everyone brings talents, experiences and skills that might be shared locally. See more at *www.placesofwelcome.org*.

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POINTS FROM DISCUSSION

The event ended with an extended time of discussion, reflecting on the day's presentations and identifying key learning points, including:

Women are more likely to report loneliness than men. This could be because more women are lonely, but women are also more likely to acknowledge the fact. However, loneliness among people aged 15–25, especially males, is a growing issue.

Clergy can help teach the language of hope for a town. Conversations in congregations need to begin with possibilities, not problems.

Whereas formal networks can be undermined by regulation, informal networks are not.

'Give permission' to others to acknowledge their loneliness by acknowledging your own, addressing the problem by sharing it. Recognise professional loneliness.

Depending on spiritual resources and relationships, the home may be experienced as a prison or as a hermitage. Within loneliness there can be room for creativity.

Nurture networks as well as groups. Mixed groups are needed rather than just groups of lonely people together.

Funders can be too quick to criticize institutions, assuming they are ghettoes. As the problems around 'community care' have shown, people need institutions and these can become homes. There is a big difference between institutionalisation and living in an institution.

To develop relationships, use stepping stones. Build links by being visible in cafés and pubs, letting people suss you out in a normal environment.

The Church should primarily be itself, acting as a catalyst rather than initiating lots of activities.

Churches need to be homeful, taking time and trusting people and their stories. They need to create opportunities for intimacy, such as doing nails. There is great power in small things.

Befriending schemes work well if matching people by interest and personality. However, human relationships shouldn't be professionalised and befrienders shouldn't be paid.

We must learn to receive the gift of friendship from all.

MONEY TALKS:
HOW CAN WE TACKLE FINANCIAL EXCLUSION?

A POLICY PERSPECTIVE

*Dr Paul A. Jones, Lead of the Research Unit for Financial Inclusion,
Liverpool John Moores University*

Financial exclusion is a process in which people encounter difficulties accessing and/or using financial services and products in the mainstream market that are appropriate to their needs and would enable them to lead a normal social life in the society in which they belong.

Factors that contribute to financial exclusion can be divided into supply side and demand side. Supply side factors, which are the result of provider decisions, include the way in which products are delivered, the increasing complexity of products, product profitability and the flight to quality, unwillingness to serve lower income and higher risk consumers, legislation and regulation.

Demand side factors, which are the result of personal choice, include intentional self-exclusion, historic cultural self-exclusion, a lack of financial awareness, low financial capability, a lack of trust in banks, a preference for cash, and negative experiences in the past.

Financial exclusion is a significant problem as it entails the loss of economic citizenship, which contributes to social exclusion. The EU recognises that, in present society, a bank account is essential for full social participation.

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During the later 2000s, 1.1 million more people gained access to banking. However, charges and other penalties have meant that there have been as many net financial losers as gainers, with around 25% of the newly banked becoming worse off. Nevertheless, the significant social and psychological benefits of possessing a bank account have remained.

Many people who are unable to obtain an account of their own often feel judged, rejected and isolated from society. Among others, prisoners who were helped to obtain an account often spoke of the social and psychological benefits of becoming banked. One said: 'The most important thing for me is that I can be like anyone else.'

> " *Credit unions have historic roots and have often arisen with the direct or indirect support of churches. However, in Britain their modern development stems from the 1960s and was initiated by people involved in London churches.* "

People on low incomes, many of whom are in work, obtain credit from sub-prime lenders such as home credit, rent-to-own stores and pawnbrokers. More widespread, however, are overdrafts, credit cards, friends and family, bank loans, catalogues and store credits. Overall, not being able to pay down overdrafts and credit cards causes greater hardship in low-income households than sub-prime loans.

The demand for credit is widespread and not about to disappear. If it were regulated out of existence, it would simply go underground. 69% of low-income households and 10.5 million low-income individuals are credit users. This is largely a result of the lack of savings safety nets.

Credit unions have historic roots and have often arisen with the direct or indirect support of churches. However, in Britain their modern development stems from the 1960s and was initiated by people involved in London churches. Fundamentally, they are able to reach out to people on low and moderate incomes and enable them to achieve financial stability and become part of society.

However, credit unions face financial and organisation challenges. These include: low income to average assets, high operating expenses and a loan to asset ratio as low as 50%. In order to serve communities better, credit unions need good leadership, governance and management, to provide quality and consistent products and services, to develop information technology and modernised digital delivery systems.

Credit unions need to nurture effective partnerships with employers, churches and trade unions. In particular, *all* parishioners should be encouraged to join one. As well as credit, credit unions need to provide financial education on simple topics like how a bank account works, as well as enabling people to access money and debt advice.

Credit unions enable people to save and not just borrow. This is because savings and assets are fundamentally important in the lives of individuals. Research has demonstrated that they change how people interact with the world and think about themselves. Savings and assets bring positive psychological effects, confidence about the future, and improved family and social relationships.

RESPONSE

Matt Padley, *Senior Research Associate,*
Centre for Research in Social Policy, Loughborough University

Financial exclusion and poverty are linked but not identical. In Britain, one half of the people in poverty have jobs. There is no longer an effective state buffer, and the rental or purchase of housing is expensive. The exclusion of the under-25s from the national living wage entitlement will exacerbate these problems and has the potential to increase financial exclusion within this age group. Exclusion, both financial and social, has knock-on effects on the prospects and aspirations of future generations. Responses include small sum loans and savings, the provision of appropriate and targeted advice and support, and helping people claim what they're entitled to.

> " *In Britain, one half of the people in poverty have jobs. There is no longer an effective state buffer, and the rental or purchase of housing is expensive.* "

A THEOLOGICAL PERSPECTIVE

David Clough, *Professor of Theological Ethics,*
University of Chester

Any discussion of credit should begin by recognising that God is the only true owner of anything. The earth is the Lord's (Psalm 24.1) and a common possession to be shared by all people. More specifically, the Old Testament tradition of a 50-year jubilee provides a model for limiting the inequalities that result from credit flows. At the end of the period, property reverts to how it was at the beginning.

A concern with poverty continues into the New Testament. In the Gospel of Luke, Jesus highlights the spiritual risks of being wealthy in sometimes shocking terms. For instance, he pictures a rich man feasting daily while a beggar sits at his gate, then describes the reversal of their prospects in death (16.19-31).

Private property is a consequence of the fall, being a necessary way of regulating a sinful world. This insight has led to very radical church teaching on the use of wealth. Basil of Caesarea taught that the bread in your cupboard belongs to the hungry person, meaning that we are only entitled to our immediate needs. John Chrysostom described withholding goods from the poor as theft. Later, Thomas Aquinas wrote that what we own should be used as if it were intended for the common good, and stated that when the urgently needy take wealth not being used in this way they are not guilty of theft.

Money is easy to picture as a simple, physical possession. However, during the Middle Ages, as market transactions developed, wealth accumulation became more complex. Concepts developed of the just wage and the just price, which were not simply the outcomes of the market mechanics of supply and demand. Later, John Wesley set up a loan bank that enabled people to buy tools that they could then use to work. By being alongside the poor he saw a whole range of things that they needed.

> *Private property is a consequence of the fall, being a necessary way of regulating a sinful world. This insight has led to very radical church teaching on the use of wealth.* "

These ideas were further developed by liberation theologians in South America, who read the Bible from the viewpoint of the poor. The Church, they argued, should not be neutral in struggles between the wealthy and the oppressed, but should adopt an 'option for the poor'. Pope Francis has echoed some of these ideas, presenting the worship of money as idolatry.

Among British theologians, recent prominent critics of the making of money from money have included Timothy Gorringe, Peter Sedgwick and Peter Selby. They have argued that Christians should be angry about how the rich are treating the poor today. The manipulation of markets is analogous to the deceitful weighting of the scales that the prophets rightly condemned. Theology should promote justice, not just charity.

SPOTLIGHT ON PROJECTS

St Andrews Community Network provides a range of services to people in its neighbourhood including debt advice and mental health support. Over the past three years it has helped 14,000 people and delivered £14 million of social benefits. It has 170 volunteers and 11 staff. Supporting people at points of crisis, it has helped manage over £3 million of debt. However, it has also promoted longer-term planning, with 1,200 people feeling able to leave its debt advice programme. The network's key values are welcome, hope, empowerment, excellence and love. These contrast with mainstream systems, from which relationships have largely been removed. See more at *www.standrewsclubmoor.org.uk/community-network*.

Partners Credit Union was established in 1993 for employees of Liverpool City Council, but the common bond was later extended to include anyone living in Merseyside or employed by an organisation with a branch there. It has 13,000 members, £7 million in savings and £6.7 million on loan, over 50 sponsoring employers making payroll deductions, and four branches. The credit union offers simple regular savings plans, Christmas and holiday savings accounts, children's accounts, loans, ISAs, rent direct accounts, and free life insurance. See more at *www.partnerscreditunion.co.uk*.

Church Credit Champions Network was born last year following criticism of payday lenders and recommendations of the Archbishop's Task Group on Responsible Credit and Savings. Piloted in London, Southwark and Liverpool, it promotes outreach in churches for debt and advice services and training in debt signposting, credit union awareness and money mentoring. In Liverpool, the Network supports 17 credit unions by encouraging employers to offer payroll savings and helping credit unions to balance borrowers and lenders. In talking to churches, the critique of usury in Nehemiah 5 has been an effective way of breaking the traditional silence on financial issues. See more at *www.toyourcredit.org.uk/credit-champions*.

POINTS FROM DISCUSSION

The event ended with an extended time of discussion, reflecting on the day's presentations and identifying key learning points, including:

Small credit unions need to agglomerate, although local accountability must be maintained because boards of directors are responsible to members.

People with hearing and visual impairments are often disadvantaged when accessing credit union services.

Financial awareness is now part of the secondary school curriculum. A savings project designed to promote positive behaviours is currently being trialled by the Archbishop's task group in primary schools in Nottingham, Bradford and London.

Full financial inclusion won't be in every person's best interests. The possibility of cash, Post Office or no fee accounts must remain.

Greater equality raises average income for all. Moreover, the social problems that inequality produces effect everyone, including the wealthy.

We need to be flexible about how we think about church–state relations, focusing on their concrete implications for the poor rather than on abstract models of either conflict or cooperation.

Although the Protestant ethos of hard work, thrift and saving has increased the wealth of many Christians, it is also important to give money away.

Financial matters are part of the churches' pastoral responsibility. However, great agendas aren't needed to address them. Rather, churches should encourage cooperation at grassroots level, nurturing networks that themselves precipitate change.

Churches need to restate the very old message about the dignity of labour. At present, work very often doesn't pay.

Food banks shouldn't just distribute food, but collect stories and challenge the structural basis of food poverty as part of a 'justice journey'.

Churches that, because of their geographical location, don't engage directly with the poor should at least exchange narratives with those living in poverty.

Financial products should be created that encourage good behaviour, such as saving and borrowing at the same time.

To safeguard the future of credit unions, young people need to be encouraged to join. This creates information technology challenges, because this is how younger people access banking services.

A GLASS HALF FULL:
EXPLORING STRENGTH-BASED APPROACHES TO COMMUNITY DEVELOPMENT

EXPLORING ASSET-BASED COMMUNITY DEVELOPMENT

Cormac Russell, *Managing Director of Nurture Development and Director of ABCD, Europe*

Let me begin by telling the story of Marian Tompson, a young breastfeeding mother in 1950s Chicago. Back then, many so-called experts claimed that formula milk was better than breastfeeding. However, a few women like Marian were determined to promote the natural alternative. Together, they founded the *La Leche League International* breastfeeding movement, which now has a presence in 68 countries worldwide.

A mother's milk is a basic asset, yet the marketplace had used power and money to convince most people that an artificial replacement for a natural product was better. The fact that we no longer accept this shows the hazards of experts and evidence.

Notably, the *La Leche League* has remained a movement rather than turning into a bureaucratic organisation. From it we may learn three lessons for local community development.

- Everything remained mother-sized, hyper-local and within pram-pushing distance. The movement's interpersonal nature enabled its proliferation. Gift-exchange was local.

- The movement was clear about what it was for, rather than defining itself in terms of what it was against. Energy wasn't expended taking on paediatricians or the formula milk industry.

- Clear borders protected the movement from the institutional world. Otherwise, systems would have pressed against the social movement, eroding the free civic space on which it stood.

Another example of a social movement is the Men's Shed (or Community Shed) movement, which began in Australia. Tools were pooled in one place, and other neighbourhood residents could come and have jobs done. By the mid-1990s, researchers were studying the movement and found that men involved in one of these projects had an increased life expectancy.

The movement wasn't based on an impact assessment but on the impulse to be helpful. Support networks formed that encouraged men to discuss their problems and to seek social or medical support where needed. If he has a power tool in his hand, a man will talk about anything!

Initially the movement spread rapidly across Australia. However, as the government attempted to fund and support the movement, it plateaued. Similarly, as it spread to Britain, the movement became a programme with funding, rules and regulations. This undermined the free space on which it stood. Unlike in the *La Leche League*, there was a lack of clarity about where power was to be grown from and for what purpose.

> *The key is people making connections between themselves around a common interest and becoming present to each other… The people who have been defined as the problem may themselves redefine the problem.*

There are examples of asset-based community development in scripture, which we need to allow to shape our own narratives. One is the Good Samaritan, who took the person who had been mugged to the inn. He led by stepping back, trusting in the relationship between the innkeeper and the person. Resources were available in the background, but they were not the leading issue.

The key is people making connections between themselves around a common interest and becoming present to each other. This enables an understanding of the assets that a community already has. The people who have been defined as the problem may themselves redefine the problem. Power comes from free space and the connections people make as citizens within it. They are no longer recipients of charity but co-creators of their own future.

Of course, institutions also have a role in promoting well-being, and we mustn't ignore deep structural problems in them, such as racism. The question is about how to grow the truth and from where. It might be easier to grow the community citizen base and the social fabric rather than transforming institutions. That way, institutions are more likely to serve the community. They need to be accountable to the public they serve, rather than requiring 'recipients' to justify their need for resources and account for them.

A RECENT HISTORY OF THE CHURCH AND SOCIAL CHANGE

The Revd Dr Jeremy Morris, *Master of Trinity Hall,*
University of Cambridge

Currently, churches are being expected to take on a range of community roles. Looking at churches' changing involvement in local communities helps us see new opportunities, but also reminds us of the scale of social need and the necessity for churches to prioritise.

Writing in 1913, Neville Figgis saw churches as independent institutions with a mediating role between citizens and the state. Their goals and methods, he stated, are different from those of government. In particular, they can't use force or legal compulsion. Churches are communities of moral formation in which outward behaviour is shaped by inward dispositions. Although moralistic perspectives can alienate wider society, Christianity is a social ethic and should promote harmony.

> *Looking at churches' changing involvement in local communities helps us see new opportunities, but also reminds us of the scale of social need and the necessity for churches to prioritise.*

There are many examples of sacrificial ministry and community service by churches and clergy across the country of many denominations. Father Dowling said: 'The reason I am making a fuss about the drains is that I believe in the incarnation.' For him, social action directly followed theology. Father Charles Lowder and the Sisters of Mercy ministered during the 1840s cholera epidemic in London. Other activities included visiting and nursing, what is now called social work, and referring people onward to other agencies. Churches ran Sunday schools, sports clubs, coal clubs, clothing clubs and missionary societies, which formed a 'penumbra' of activity around the worshipping community.

These activities were means of Christian moral transformation, with the churches promoting a moral economy. The virtue of charity, which means love, helped overcame many obstacles that the market economy presented to human flourishing.

Churches wanted to be compassionate but recognised that some forms of charity could act as disincentives. However, they were unable to change fast enough to cope with the rapidly expanding Victorian cities, and their functions were gradually taken over by local government, which also grew. Examples included burial grounds and libraries. The different denominations often weren't good at working together to remain stakeholders, with the Anglicans disliked by many others!

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TACKLING POVERTY TOGETHER
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The 'welfare state' was a term coined by Archbishop William Temple, yet the 1948 Lambeth Conference saw the problem of expanding states undermining Christian philanthropy. However, by then it was difficult to imagine an alternative to state welfare provision, especially following wartime bombing, death and injury.

Community engagement is now seen as key to church life, but in reality churches can themselves only undertake a small fraction of the work that they have previously done or that the state now does. A better role for the churches is that of a mediator, promoting the liberty of citizens. They can also help people recover the joy of being amateurs, literally lovers of what they do rather than cogs in a service delivery machine.

CO-PRODUCING WELL-BEING: WHY IT MATTERS AND HOW TO DO IT

Lucie Stephens, Head of Co-production at the New Economics Foundation

Co-production is a relationship in which professionals and citizens share power in order to plan and deliver support together, recognising that both partners have vital contributions to make in order to improve the quality of life of people and communities (*Co-production Critical Friends Group, 2012*).

The core economy of co-production is the human and social assets that make it possible for society to flourish. A good analogy is with a computer operating system: without it, nothing else works. Professionals need to recognise that the financial economy depends on the core economy.

There are six key characteristics of co-production. It involves:

- seeing people as assets, working with their expertise gained through experience
- building on capabilities, supporting people to put their skills to use
- developing two-way relationships, mutual responsibilities and expectations
- growing peer support networks
- blurring distinctions, reconfiguring service design and delivery
- facilitating not delivering, enabling people to achieve own goals

In co-production, it is important who takes the first step and how relationships are configured. In developing a cooking programme, for example, the best way forward is likely to be enabling people to cook together with other people, rather than setting up an instruction class for interested people.

MAKING CHANGE A REALITY IN LOCAL COMMUNITIES

The Revd Mike Mather, *Broadway Church, Indianapolis*

Churches can maintain highly successful activity programmes for young people and satisfy the requirements of funders. However, if wider social transformation doesn't follow, what value do these really have? I used to run a summer programme attended by 250 children each day. However, in the final year nine young people were killed within four blocks of the church. The numerically successful summer programme had failed to bring peace to the neighbourhood.

I would like to tell a story about a woman named Adele, who came into my church to ask for food from our food pantry. As part of her visit, we asked her to fill out a 10-page gifts survey, which asked detailed questions about what she enjoyed, her experience and her skills. Adele wrote that she was a good cook. We said 'prove it'.

We asked her to cater for a lunch meeting for church staff. The food was delicious. We then took her on for nine months as a part-time paid cook for church bookings. At the end of this period she cooked lunch for one hundred business and civic leaders who were meeting at the church. Each received her business card and her work grew. Eighteen months later she opened her own business. All this had begun with the gifts survey.

The six principles of an asset-based approach are:

- Treat everyone as the people of God that they are
- Begin with and build upon the gifts of these neighbours
- Parents and guardians are the first and best teachers
- Invest first and most in the good that the people of the neighbourhood seek
- Money must flow into the neighbourhood
- Love your neighbour

Over our time working in Indianapolis, we have developed five practical rules to guide our work:

- Never do for others what they can do for themselves.
- Identify and use the gifts, contributions and capacities of others, giving them a place in the community.
- Whenever a service is proposed, push to get it converted into income.
- If a service is the only option, try to get vouchers, so people may choose who will serve them.
- Practice hospitality.

Develop the discipline of looking and seeing what gifts are around you. This might mean doing less within formal church structures. If structures are to be created, this should be by building practices that attend to the gifts of other people.

Publicly recognise and celebrate skills. Share the gift or share a story about the gift. This might include laying hands on people and blessing them. These gifts especially include contributions to the church and to the wider community.

Unlock networks, relationships and access to resources, and be willing to take risks. People with ideas and proposals need to be challenged and allowed to make these a reality themselves.

POINTS FROM DISCUSSION

The event ended with an extended time of discussion, reflecting on the day's presentations and identifying key learning points, including:

Church planting is too often based on a model of bringing outsiders into an area, rather than nurturing the local resources already in a place. We shouldn't see the outsiders who come into a place as the people who make the difference, but create a climate in which the people already living there may flourish.

Many community development workers travel into a place during working hours, but incomers need to see a locality as a place to be part of where they may be enriched and learn.

We need to focus on values rather than on issues and target groups.

Franchises often focus on efficiency but can consume huge amounts of time. We need to stop looking for blueprints and solutions that can be imported from elsewhere and start trying to discern the underlying culture or cultural change that enables things to happen.

Physical places of welcome with a certain character, such as churches and community centres, can weave a thread of community through even a fluid neighbourhood with a high population turnover.

We need to hear people into voice and into conversation, building relationships before we begin campaigning. The collective experience and collective voice can be extremely strong, such as in the case of mothers resisting eviction. Beware of people who say or believe that they speak on behalf of the community.

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