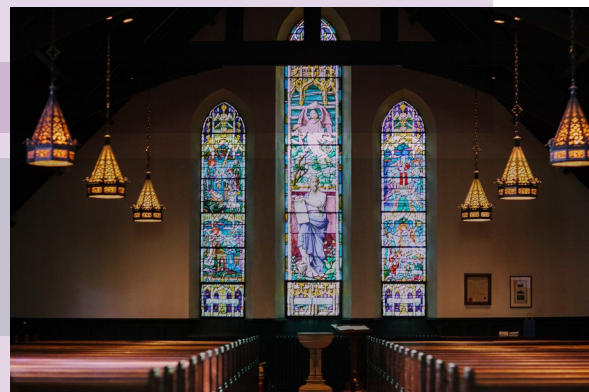
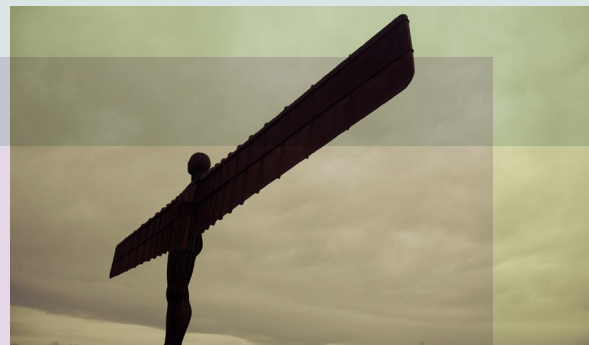


Money Talks: Christian Responses to Debt in the North East and London

Final Research Report

William Leech Research Fellowship
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Introduction and Context

Debt has become increasingly significant in the UK over the last decade as a high profile issue which is having profound personal, social, economic and political consequences. This significance can be seen in the attention being paid to increasing levels of individual debt, and related figures for those encountering difficulties with repayments. For example, 371,000 people per quarter are being supported by Citizens' Advice Bureaux with debt-related issues and the one person every five minutes and twenty eight seconds is being declared insolvent or bankrupt.¹ This significance can also be seen in terms of an increased political focus on the national debt and deficit levels, and the impact of debt on the international financial system. Within this context, there has been substantial debate about broader issues of financial inclusion and services, particularly as these affect those in poverty, including debates over the regulation of parts of this market including forms of high cost, short term ('payday') lending. The role of faith-based responses to these issues has played an important role within these wider debates.²

This report considers the findings from research into Christian responses to these issues, in a context where many churches are engaged in everyday work with those experiencing debt in local communities alongside broader work tackling poverty. This local work by churches has been further supported and given public profile through interventions by religious leaders including the Archbishop of Canterbury and the work of several national Christian charities in organising responses, developing a supportive infrastructure, and campaigning on these issues. These interventions are taking place in a wider social contexts where the impact of religious faith in the public sphere (including through social action) is highly contested.

Research to further explore Christian responses to debt in this context offered a significant opportunity to consider how such work is developing and how the Christian faith is shaping the responses that are being developed. The Leech Research Fellowship therefore agreed to fund research in this field as part of its broader work to carry out research projects engaging with churches that will "nourish Christian hope and have impact in the North East".³

1 For a summary of related official statistics, see: The Money Charity (2016) *The Money Statistics*, November 2016, London: The Money Charity, accessed at: <http://themoneycharity.org.uk/media/November-2016-Money-Statistics.pdf> (5 December 2016). These particular statistics have been taken from p.7 and p.4 respectively.

2 See O'Toole, T. and Braginskaia, E. (2016) *Public Faith and Finance: Faith Responses to the Financial Crisis*, Bristol: University of Bristol, accessed at: <http://www.publicspirit.org.uk/assets/PubFaithFin-Report-Final.pdf> (9 August 2016). We explore the wider literature and evidence linked to the arguments in this initial section more fully and give our own perspective on why networks matter in understanding these responses in a journal article linked to the project which has been submitted for wider publication to the peer-reviewed *Community Development Journal*.

3 For details of this fellowship, see: <http://www.leechfellowship.org/>.

Research Aims and Approach

Our research aims were to:

- a) investigate the practical responses through which churches are engaging with money and debt issues locally in the North East and London, as two very different parts of England.
- b) facilitate further reflection by participants on how the Christian faith is affecting this engagement.
- c) support those involved to reflect on how different understandings and responses connect together, and how these different responses can learn from each other and wider learning to further develop their effectiveness together.

To achieve these aims, we used a research approach involving bringing people from local churches and Christian projects together to engage in dialogue over these issues through 'Money Talks'. The 'Money Talks' format we used was structured to involve dialogue in three parts following a typical cycle of practical theological reflection.⁴ The first section was on *listening*, and focused on how participants understood the causes and consequences of money and debt issues in their community. The second section was on *reflection*, and focused on how participants connected the Christian faith with their thinking and action on money and debt issues. The final section was on *action*, and homed in on how participants could make effective responses to money and debt issues in their area. Each section involved a facilitated conversation with questions, videos and/or other input (e.g. from local projects) to prompt reflection and debate.

This format built on an approach originally developed by the Centre for Theology & Community.⁵ This was adapted in ways which incorporated further theological reflection, particularly through encouraging reflection on a wider range of Biblical passages relating to money and debt which participants recalled.⁶ The strength of this tool was that it provides a flexible and light-touch approach which could be adapted to different groups and settings, whilst still giving consistent structure for a reflective conversation which can be analysed and compared across contexts.

We conducted 35 Money Talks overall, with 24 in the North East, 9 in London and 2 involving participants from across the country including both case study areas. Money Talks covered urban and rural areas, and engaged across multiple denominations including Anglican, Baptist, Methodist, Roman Catholic, and wider Free Church, ecumenical and charitable groups. The churches involved had different degrees of previous engagement with money and debt issues, with some already involved in responding to these issues and others without any history of practical engagement. Overall, this process involved approximately 580 people. In addition, the project involved bringing participants together to engage in dialogue across different groups and consider wider academic, research and practice perspectives at a conference in Durham involving 90 people, including 16 senior representatives from national strategic organisations working in this field.

4 Different models of theological reflection use different terms, framings, processes and approaches for this in theory and practice; e.g. for a good summary, see Walton, R. L. (2002) *The Teaching and Learning of Theological Reflection: Case Studies of Practice*, Durham theses, Durham University, available at Durham E-Theses Online: <http://etheses.dur.ac.uk/1746/>. Our approach was deliberately dialogical and adapted to particular contexts, whilst considering the relationship between the different components noted.

5 The original format is detailed in the guide at: <http://www.theology-centre.org.uk/wp-content/uploads/2013/04/guide-to-holding-a-money-talk-4.pdf>.

6 More details on the Money Talk approach we used, and a range of wider resources to support churches and other groups wishing to get involved in working on these issues, can be found in the resource produced as part of the project, available at: <http://dro.dur.ac.uk/20529/1/20529.pdf>.

Listening – the Causes and Consequences of Debt

The most striking feature of the discussions generated by the first section of the Money Talks was the wide variety of potential causes of debt identified – at least 58 in total across all the Money Talks. This shows that the participants recognised debt as an issue which is interconnected with a wide range of different life experiences and social contexts, including the ways in which money and finance are intertwined in myriad other decisions, systems, structures and changes in circumstances.

Individual decisions were debated in terms of their significance in contributing towards debt, with recognition that individual factors such as budgeting skills, addictions, and spending choices may be contributing factors within particular cases. However, whilst individual decisions and overspending in the context of wider social attitudes such as consumerism were mentioned during Money Talks, more frequently causes of debt were attributed to combinations of external factors. These included problems with benefits (including changes to benefits and the impact of sanctions), insecure and/or low-paid employment, and the high cost of available credit for many of those in poverty. Issues with high costs of living for basic items (utilities, rent, transport to work, etc.) frequently combined with the impact of large single items and unpredictable shocks to income (such as unexpected family illness) and life changes (e.g. retirement, having a baby). Those who had limited or no savings, who had limited access to many financial services, and/or who were paying more for essentials due to their location or poverty, as well as those most affected by cuts to public services in a climate of government austerity, were recognised as being particularly affected. There was also recognition amongst some participants that debt was increasingly prevalent and even normalized within society (e.g. across rising levels of mortgage and student loan debt) and those with apparent assets (businesses, cars, houses, etc.) could also be significantly affected by any debt used to finance these. Therefore, participants recognized that individual spending decisions were complex, often involving difficult decisions within challenging circumstances and unequal social contexts. It was also noted that debt itself was not necessarily a bad thing, if offered and used with responsibility and fairness. Indeed, access to appropriate affordable credit may be one protective factor for those experiencing a financial shock (often unexpectedly) or an enabling one when seeking to change their circumstances (e.g. when setting up a business or buying a car so that they can get to work in an area affected by poor public transport links).

Whilst we did not ask people to share personal stories, participants within many of the groups shared experiences of problems with money and debt which were their own or those of someone known to them, either personally or through the social action work they were engaged in via their church or a local charity. This included at least⁷ 35 distinct personal stories. When these personal accounts were contributed, they changed the conversations from more abstract reflections on money and debt in general to more complex reflections on how different contributing factors can interact in particular cases. These lived experiences seem to enable Church members to gain an appreciation for the different dimensions of debt – personal, social and political – and how they can affect people across a wide range of backgrounds and circumstances. They also reflected the way that different issues could interact in ways that exacerbated spirals of increasing debt, with profound personal consequences for individuals and families, including on their health and wellbeing. A strong theme recognized was the stigma of debt and poverty, which meant that those experiencing problems with debt could often be hidden and become further isolated from wider sources of social support.

⁷ Due to the varied settings in which the Money Talks were carried out, and size of groups concerned, sometimes larger groups split into smaller groups for some of the discussions. In contexts like this, whilst plenary feedback was captured afterwards, and notes were sometimes taken in small groups by the participants, it was not always possible to comprehensively record every simultaneous conversation, and hence any figures should be treated as minimums rather than necessarily fully representative of all occurrences. As a qualitative piece of research, the focus was more on the range and way in which these issues were being discussed in the conversations overall, and less on counting particular instances.

There were differences in terms of the emphasis placed on different potential causes of debt across the different 'Money Talks', often affected by the range of experiences of those involved, and particularly the local context in which the discussion took place. It was interesting to note, for example, that rural groups identified issues such as the cost of transport and heating oil tanks which rarely surfaced in more urban settings; lower population densities also affected what models of financial services were viable in those contexts, etc. There was also a concentration of concern about the cost of housing in the London-based Money Talks, though it was raised as an issue in some North-East events too, particularly in proportion to average incomes. Our sampling size and approach was not sufficient to come to any definitive conclusions on differences between different places or between different types of churches. However, our findings from a diverse range of churches and areas suggest that money and debt problems are not ones that are likely to be tackled with a one-size-fits-all solution. Instead there needs to be (and in many places already is) a complex eco-system of responses and preventative measures being considered which take into account regional variation as well as the inherent complexity of financial distress and exclusion.

Many expert sources on money and debt issues also support and reflect the complex and contextual picture of debt and related issues of financial exclusion highlighted here. For example, the Financial Inclusion Centre⁸ note that:

“it is important not to oversimplify why financial exclusion and underprovision happens...There are numerous and complex factors that interact with each other and affect individual consumers and groups of consumers differently.”

In relation to causes of debt in particular, charities helping people who are experiencing problematic levels of debt have argued that there is mismatch between public understandings of the causes of debt and those found to be the case for their clients. For example, Stepchange has previously argued that media and public perceptions can over-emphasize overspending and under-recognize wider factors such as changes in jobs or circumstances as causal factors, when compared with experiences of their clients.⁹

In our experience of conducting this research, the opportunity to discuss the causes and effects of debt in mixed groups, within a relatively safe and facilitated environment, enabled dialogue between different views and experiences related to the causes and effects of debt. When a combination of wider statistical evidence and example case narratives were provided, these helped to produce a more balanced discussion. Sources for these different forms of evidence included national statistics shared by the facilitator, monitoring data and anonymized accounts of cases from those running local support services, personal sharing by those who had experience of debt themselves/amongst family and friends, and/or video resources. Sharing of experiences across different areas and groups also helped people to encounter a wider range of experiences across the project as a whole. These were further supported by detailed analysis by experts of the impact of policy changes (such as cumulative changes to benefits and tax) on particular groups, such as families.¹⁰

8 Financial Inclusion Centre (2016) 'The Causes of Financial Exclusion', <http://inclusioncentre.co.uk/wordpress29/the-financial-inclusion-challenge/the-causes-of-financial-exclusion>, London: Financial Inclusion Centre, accessed 14/12/16.

9 Lawther, P. (2011) 'What you think causes personal debt might be wrong', <http://moneyaware.co.uk/2011/04/what-you-think-causes-personal-debt-might-be-wrong/>, Leeds: Stepchange, accessed 14/12/16.

10 For example, see: The Children's Society (2016) *The Future of Family Incomes: How Key Tax and Welfare Changes Will Affect Families to 2020*, London: The Children's Society, available at: <http://www.childrenssociety.org.uk/sites/default/files/the-future-of-family-incomes-embargo-23-2-16.pdf>, accessed 14/12/16. The findings from this Children's Society report were amongst those presented at the concluding conference drawing together different views for this research.

Conclusions and Recommendations

- 1) Collectively, **churches have considerable experience of money and debt problems**, both amongst their members and through their wider social engagement. However, unless space is made for people to share and discuss different perspectives on these issues and their causes and effects, in light of wider evidence, this experience can be untapped, and different partial views in isolation may contribute to the continuation of broader limited understandings and stigma associated with debt.
- 2) Therefore, **it is important for those leading groups within churches to make space for these discussions**, and when this happens, that these are facilitated in ways which provide an opportunity to learn from the different perspectives, experiences and evidence shared. The collective experience discussed can then often be a helpful starting point for developing a clearer shared understanding as a foundation for taking action together. This includes being willing to **review the implications of these discussions for any church practices concerning money** so that these do not exacerbate any stigma for those experiencing debt and/or wider poverty.
- 3) **Issues concerning debt and money can vary considerably between different areas, groups and contexts**. Therefore any responses to these issues also need to be contextual, and engage with local particularities, listening to local experiences as a starting point for responding.
- 4) **Causes of debt and financial exclusion involve a range of dimensions** (including individual, social, cultural, regulatory, and political dimensions) which interact. Listening carefully and non-judgementally to particular experiences, and where possible gathering data systematically to identify common themes across different experiences, can help to identify how different dimensions of causes interact, and inform more holistic responses. It can also help particular churches and Christian charities reflect on where they might best be able to contribute to these, given their own context and capacities.

Reflecting – Theological Engagement with Money and Debt Issues

“Teaching about money is an important topic, and I think we under-emphasise that in church theology” (Money Talk participant, North East)

One of the most fascinating elements of conducting Money Talks was the transition between the first section of the discussion to the second: Whereas there was usually no shortage of responses to the question of what was causing debt issues locally and what the repercussions were, the same could not be said when the question was raised as to how the Christian faith affected the way people thought about these issues. Indeed there was often a fairly lengthy pause when any question about this was posed, suggesting a transition from fairly comfortable territory to a much more difficult area.¹¹

One of the reasons for this was that, for many people, this was simply not a question they recalled being faced with very often, if ever. One participant, for example, recalled that the topic of money had been preached on once during their 22 years attending their previous Church. In a further Money Talk, someone reflected that “I think that maybe that’s one element that’s missing in terms of the church context, is adequate teaching on money”, whilst another said “I do sometimes wonder if we take money seriously enough as Christians”.

Some located this within their experience of how, as one participant put it:

“we [as Christians] separate it [money] from thinking about Jesus Christ. We separate it from Christian talk... money seems to be fit into this capitalist, consumerist, worldly sphere, and that’s very not the same as our Christian, spiritual, whatever sphere.”

For many, this separation went a step further, in the sense that Christianity was seen as **challenging the consumerist, materialistic and money-focused mindset of modern Western culture**. As one participant put it, “I know God loves me because of who I am, not because of what I’ve got...My worth isn’t from what I have.” Another explained it like this:

“What is your identity? Is it your clothes? Your car? Your house? Whatever else? I think faith and following Jesus tells you that that’s not who you are. Once you start detaching that from your identity, then you don’t need or feel the need for half that stuff. And you don’t necessarily feel inadequate because you’re not wearing the latest greatest perfume, or whatever it is going on. So I think that counter-cultural consumerism certainly helps a Christian’s attitude to money.”

For those participants who had engaged with money issues in a Christian context before, the overwhelming majority recalled doing so through discussions around generosity and giving (often concerning giving particularly to the Church). As one participant commented, whilst critiquing this limited focus:

“Any time we talk about money is, you know, ‘you should be giving’, and that’s it. Not how should you be living your life, what should you be valuing, where do you put your treasure...”

This was illustrated in the way that generosity and giving were cited as key themes over 20 times in the Money Talks, and the concept of tithing, in the sense of giving a proportion of your income to the church, was raised 19

¹¹ Across the different Money Talks, the researchers experimented with different ways of introducing and asking this question, and different ways of facilitating the resulting discussion, as well as fitting it into the overall flow. This helped to check whether this difficulty was a product of the particular Money Talks format we were using. However, overall, this difficulty remained, with some minor variations depending on whether groups contained those who had previously reflected on these issues in ways supported by wider reading, reflection and/or theological education.

times in the discussions. The Bible¹² verse “God loves a cheerful giver”¹³ was cited at least 6 times and the story of the widow’s mite, in which a poor widow gives “all she had to live on”¹⁴ to the temple, was mentioned at least 10 times. This focus by churches primarily on aspects of giving (to churches and/or charities) when speaking about money was seen by some participants as adding to the potential stigma for those in debt and/or poverty, who were less able to give financially as a result of their circumstances. Some participants spoke of personal experience of feeling guilty when unable to contribute at a particular time, for example when special appeals were being made, or when the offering was taken during a service. Moreover, a few of the discussions recognized the power dynamics often present between giver and receiver¹⁵, raising questions about whether this was the best expression of the Gospel, particularly given the humble and powerless form in which God’s gift of Jesus was given. In this context, some of the Money Talks turned to a greater focus on reflecting God’s love and generosity in our interactions with others, whilst remembering that a person’s worth is not defined by their wealth.

Discussions on giving were often balanced with similarly frequent mentions of the importance of stewardship of whatever money and resources each person and church/organisation had. This was discussed in several different ways, including in terms of individual stewardship of one’s own possessions, stewardship of the church’s possessions, and stewardship of the wider environment, not just for oneself, but also for others and future generations. When understood in this wider sense, to include taking care and giving generously of whatever one had, this could be interpreted in a more inclusive way; for example, one of the Money Talks included a discussion over those who were unable to give money but who contributed generously in other ways, including through offering time. As a result, this was less about just valuing the rich for giving to those without, but more about the relatedness and valuing of the different contributions of everyone to the whole.

Participants generally found it somewhat easier if, rather than being asked what the Christian faith overall had to say about money and debt, they were asked to start by thinking about different Bible verses and passages relating to these issues. There was a huge range of Biblical material available on these topics on which they could theoretically draw in response to this, and the responses reflected this diversity.

When asked to identify a specific biblical passage relating to money and debt, Money Talk participants cited over 50 different verses or stories. These included a range of Old Testament passages on provisions for those without money and forgiveness of debt, as well as the wisdom of saving up resources for times of need, and prophetic calls challenging the oppression of the poor. Gospel passages cited included many of Jesus’ actions, parables and teaching (see below). Other New Testament passages cited included the example of the early disciples sharing ‘everything in common’¹⁶ and letters to the early churches including those encouraging them to send money to support each other, and those advising that “The love of money is the root of all kinds of evil”¹⁷.

However, when asked what they understood to be the meaning of these passages, individually and within particular groups, it became clear that was often confusion and/or debate about what they were saying and how this might be applied in the contemporary context. This applied both to contestation about the meaning

12 When directly quoting or citing particular participants, Bible verses in this section are discussed in the language that the participants used, which was often taken from a range of different translations; when referring to passages more generally across the various Money Talks, when a direct quote of a verse is referenced by the authors, for consistency this section generally uses the New International Version unless otherwise stated.

13 2 Corinthians 9:7; interestingly, this did not tend to be cited in the context of the preceding part of the same verse: “Each of you should give what you have decided in your heart to give, not reluctantly or under compulsion, for God loves a cheerful giver.” (NIV, our emphasis)

14 Luke 21:1-4; this quotation from v.4 (NIV). Also Mark 12:41-44.

15 John Barclay’s keynote lecture on 8th September as part of the project conference picked up this theme in a very helpful way, and supported further reflection on this.

16 Acts 2:44 (NIV).

17 1 Timothy 6:10 (NIV).

of particular passages, and what any particular passage might mean when considered not just by itself but also in light of the rest of the Biblical material and Christian tradition.

For example, Jesus' teaching to "Render to Caesar the things that are Caesar's, and to God the things that are God's"¹⁸ provoked a variety of responses. One participant felt that this represented Jesus drawing a clear line between financial/economic matters and spiritual matters; this was despite the same person choosing to work for a credit union that had been started by a church. Others felt that the message of this passage was about the importance of paying taxes, whilst still others thought that in fact Jesus was teaching that all worldly authorities and systems should be subservient to God's ultimate reign. Often, the posing of further questions by the group members or facilitator helped the group to unpack potential meanings in more depth in these situations; for example, in relation to this passage, asking the question "What is God's?" frequently prompted the response "Everything", leading to discussion about what Jesus was saying to His followers through this.

This kind of debate and discussion was also regularly sparked by passages such as Jesus' words that "the poor you will have with you always"¹⁹. In one Money Talk, for example this phrase was cited by one participant as potentially meaning that any efforts to tackle poverty would ultimately be unsuccessful. In the subsequent group discussion however, such an interpretation was challenged by other group members, when asked to find and read the passage from which this partial quotation had been taken. They found the version of this in Mark's Gospel where, read in context, this is from the account of a woman who poured expensive perfume on Jesus, and was criticised by the disciples because the perfume could have been sold and the money given to the poor. In response to this, Jesus said to those who criticised her "The poor you will always have with you, and you can help them any time you want. But you will not always have me. She did what she could. She poured perfume on my body beforehand to prepare for my burial. Truly I tell you, wherever the gospel is preached throughout the world, what she has done will also be told, in memory of her"²⁰. In this Gospel, this came immediately before a passage in which Judas then goes on to betray Jesus for money. (Elsewhere, there is the suggestion that Judas as the treasurer of the group²¹ was also stealing from the common fund already²²). Read in this context, the group concluded that Jesus was not saying not to help those in poverty, nor that they can't be helped²³, but instead that the important thing here was how resources were used, to reveal God's good news. (Within the context of the wider discussion, it was also another example of Jesus showing how someone the disciples didn't expect to have insight or to make an important contribution was exemplified by Jesus for the contribution they made and how they used their resources in a generous way.)

Examples such as this highlight the importance of asking questions about particular interpretations such as 'what was the context for that verse/story?' and "what other passages can you think of which might say similar or different things to this one?" to help groups begin to consider meanings in their context further. Setting individual passages in a wider context of other passages more systematically typically led groups to recognise that individual, church and societal responses to issues of stewardship, debt and injustice were all important.

18 Matthew 22:21; Mark 12:17; Luke 20:25. Participants used a combination of different translations of this verse, including this older form of 'render to', as well as newer 'give to'. The NIV form in Matthew 22:21 is "give back to Caesar what is Caesar's, and to God what is God's".

19 Matthew 26:11; Mark 14:7; John 12:8.

20 Mark 14:7-9 (NIV), within the wider passage v.1-11.

21 John 13:29.

22 John 12:6.

23 Indeed, elsewhere Jesus instructs his disciples to "Sell your possessions and give to the poor" (Luke 12:33, NIV), for example.

There was frequent reflection on how a Christian's attitude to money and debt reflected something more deeply of their own discipleship journey, as reflected in Jesus' teaching on "Where your treasure is, there your heart will be also"²⁴. This was seen, for example, in the Gospel accounts of the wealthy tax collector Zacchaeus's encounter with Jesus and subsequent repentance, giving away half his possessions and returning four times what he had cheated from others²⁵, and the counter example of the rich young ruler not changing because he had many possessions he was not willing to give up²⁶. Passages such as the parable of the unforgiving/unmerciful servant (who pursues someone who owes him a small amount even after being forgiven much more himself)²⁷ were noted as Jesus using forgiveness of debt as an analogy for forgiveness of wider wrongdoing. In this context, forgiveness of debts was placed within a broader narrative of forgiveness of wrongs and liberation from them that Jesus was bringing through the Gospel. It was also linked to how Christians should act towards others, as reflected in one version of the Lord's Prayer being translated to include "forgive us our debts, as we also have forgiven our debtors"²⁸.

However, participants' interpretations of what verses meant concerning the impact of discipleship and careful stewardship on Christians' financial situation were often more contentious. For example, whilst most of the contributions to the Money Talks emphasised the importance of being non-judgemental about why particular individuals had gotten into debt, there were some controversies in terms of how best to respond when individuals' behaviour was perceived as continuing to contribute to their situation. Furthermore, a few of the Money Talks included debates over whether having money reflected God's blessing or not. These debates reflected a frequent unease with "prosperity Gospel" teaching that God would automatically or normally bless those following His will with riches (although a few participants did support this view); indeed the assumption that these were necessarily correlated in a causal way was strongly challenged in some of the Money Talks, with participants citing alternate Biblical passages such as those from Job (in which God responds to challenge those who say Job's change in fortune is because of his behaviour) and the Beatitudes (e.g. "Blessed are the poor") in support of this. At the very least, the discussions consistently noted the persistent insistence of Jesus in indicating how the disciples could learn from those with little money, as well as learning from how those with it stewarded it and/or oppressed others to get it. This defies and contradicts any potential simplistic interpretation that sees those who are rich as being so just because God blessed them as a good/faithful person, and therefore all who are poor and/or in debt are so because of their own personal sins. However, within several of the discussions, participants expressed views that God would provide what people needed for those who were faithful, including a number of personal examples given of how God had done this for individual participants at particular times of need for them; these included examples of how others (including those within the Church) had supported them. Faithfulness in these difficult circumstances was just one of the ways in which those with more money might learn from those with less; another might be times when it is appropriate to be willing to risk what you have by sharing it or otherwise seeking to follow God's will in how it is used.

As the reflections moved beyond personal circumstances and experiences, participants typically found that identifying ways in which verses, passages and wider theological themes might apply to more structural and economic implications was much more challenging. Several of the Money Talks included participants recognising that structural injustices were contributing to putting people into debt. In response to these, prophetic literature on broad themes of challenging injustice, oppression and slavery were frequently cited, as

24 Matthew 6:21; Luke 12:34.

25 Luke 19:1-9.

26 Luke 18:18-30. The statement of Jesus at the end of this that "How hard it is for the rich to enter the kingdom of God! Indeed it is easier for a camel to go through the eye of a needle than for someone who is rich to enter the kingdom of God" was also cited, sometimes independently.

27 Matthew 18:21-35.

28 Matthew 6:12 (NIV), also reflected in Luke 11:4 with different language where "sins" replaces "debts" in the NIV.

well as references to periodic “Jubilee” years of debt forgiveness in Leviticus²⁹.

However, when seeking to apply Biblical texts to the contemporary issues they had identified, there were often difficulties. For example, in one Money Talk where participants had indicated that payday lending was wrong from a Christian perspective, they were asked why they thought this. A long pause followed, ended by a very hesitant answer ‘Usury?’ When asked to explain what they thought ‘usury’ meant in this situation, they responded “Oh no, I knew you’d ask that!” Differences in understanding usury, in terms of whether this meant charging any interest for example or just excessive interest, and how that might apply today within a financial system based on interest, were common when this theme was raised.³⁰ In another Money Talk, several of the participants were either in the process of studying theology or had recently completed theology courses at university. When they were asked “Do you feel you’re being equipped to in that process to think about economics?” the answer was a unanimous “no”.

Despite this, there was evidence during the research process of considerable potential for mutual learning from each other’s perspectives and theological reflections on what the Bible had to say about money and debt. Whilst our sample was not large enough to comment definitively on differences between denominations in terms of the reflections they had, there was evidence of participants from different denominations bringing diverse theological traditions and resources to bear on these issues. The insights of those from different traditions that were shared during ecumenical conversations were particularly interesting, and dialogue between them frequently resulted in learning for all those involved which made participants more confident in being able to reflect and act appropriately in response to these issues.³¹

Conclusions and Recommendations

- 1) **Church leaders need to address issues of money and debt in church more, and in more varied, inclusive and integrated ways:**
 - a. This includes **moving beyond a narrow focus just on financial giving**, to also include engaging with a wider range of Biblical passages and systematic theological themes associated with money and debt.
 - b. **Participative reflective discussions, when facilitated carefully, can help people to engage with these issues as they affect their everyday lives.** For groups who are familiar with the Bible, facilitated questioning can help them consider meanings and contemporary applications together. Resources and wider teaching may also help this process, particularly for those with less familiarity with what the whole Bible might have to say on these issues and/or who may have less experience critically reflecting on related passages and themes.
 - c. Alongside this, **churches should consider how church teachings and practices can contribute to or ameliorate any stigma that people may feel about money and debt.** This may include thinking how to ensure that those with less money are not excluded from some church activities as a result, and how regular practices such as offerings are conducted, listening to the experiences of those with less money or who are in debt. It may also include recognising as valuable the full range of different contributions that people can make beyond money (including time), and the ways that different people are able to contribute in different ways at different times.

²⁹ Leviticus 25:8-55, for example.

³⁰ Mark Hayes explored understandings of usury from a historical perspective during one of the workshops at the project’s conference, to support further reflection on this.

³¹ For example, 100% of the attendees at the ecumenical conference organised as part of the project who returned an evaluation form reported that this had encouraged them to work with others and to reflect further on the relationship between the Christian faith and money issues.

- 2) **Denominations and training colleges need to do more to prepare Church leaders to help their congregations engage with issues of money and debt as important features of everyday life in theologically reflective ways.** This includes addressing these topics as examples of contemporary issues affecting churches and local communities within theological training college curricula, and helping leaders to have the skills to engage with the complexity of issues such as this in ways that relate them to both everyday life and the Gospel.
- 3) **Theologians and Christian writers need to endeavour to create a bigger pool of accessible resources** to aid mature reflection on the connections between theology and economics in the contemporary context, and support local churches and their leaders in thinking about the complexities of these issues.³²

³² Some notable academic work which is already available and which may provide a starting point for developing more widely accessible resources includes (for example) the work of Eve Poole, Philip Goodchild and Peter Selby, as well as considerable potential contributions from Catholic social teaching. For an accessible starting point on understanding the Biblical material in context (but which avoids application to the contemporary context), see: Horsley, R.A. (2009) *Covenant Economics: A Biblical Vision of Justice for All*, Westminster John Knox Press, Louisville, Kentucky. There are also specific practical and worship resources such as those listed in the resource produced for this project; these include those provided by the Children's Society, available at: <http://www.childrenssociety.org.uk/what-you-can-do/your-church/pray-worship-reflect/worship/going-deeper-debt-worship-resources>; the Archbishop of Canterbury has also recently dedicated a Lent book to this topic: Welby, J. (2016) *Dethroning Mammon: Making Money Serve Grace*, London: Bloomsbury Continuum.

Acting – Church Responses to Money and Debt Issues

The third and final section of our Money Talks usually began with the facilitator acknowledging that Christians and churches might respond in different ways to issues of money and debt, whilst briefly introducing **a range of existing responses**. It included practical actions such as: referring people to sources of support; setting up a church-based debt advice centre; running financial education, money management and ‘cooking on a budget’ courses (e.g. in schools, or for people in the wider community); providing support for credit unions and ethical finance institutions (e.g. in setting up collection points, mass sign-ups of new members, or through investing church funds); campaigning against practices of high-cost credit providers that were seen as exploitative; wider listening and support for groups who were vulnerable and/or in poverty, etc. Participants were then asked to reflect on what actions (if any) they could take to make changes on money/debt issues happen in their context, and how they could work with others on this. Particularly for those who were already involved in existing responses, this discussion often included reflection on any existing responses which they were involved in or which others were making within their area, and what they thought was working well or less well based on this experience, including how these could be widened or further improved.

Given that those involved in the Money Talks in many places included not just those already interested in and active on these issues but also some wider church groups, it was notable how many people were already involved in making some form of existing responses to money and debt issues in their communities. There was a wide range of activity taking place within the research areas which reflected the full range of potential activity described above. Some groups gravitated more towards the initiatives which involved deep personal engagement with people in crisis (e.g. debt advice help, money management courses, food banks for those with no money), seeing in them opportunities to live out their faith practically and in some cases to share it with others. One participant explained this by saying “as Christians it’s about being able to walk alongside people no matter how many times they fall down, [and] just be there”. Others prioritised more systemic or structural interventions, attracted by the idea of being able to influence change for a large number of people and of tackling some of the perceived root causes of problem debt. The form of response varied from informal individual responses (such as ministers helping individuals directly, informal help between families, individuals volunteering with related organisations, prayer support, etc.) to more structured and collective projects.

Participants’ perceptions of the needs in their area and the exact response/s being tried within each neighbourhood varied, as did their experiences of the perceived effectiveness of these responses in their area. Through the discussions, a range of **potential barriers to church engagement in money and debt issues and limitations of existing initiatives** were identified through the Money Talks. These were having a significant effect in inhibiting action from starting and/or developing further. These included the following principal barriers and limitations, which are listed together with implications and recommendations of potential responses which may help to overcome them.

Barrier 1: Knowing where to start, and how to match potential response/s to the potential contributions, needs and challenges within particular contexts

As the ‘listen’ stage illustrates, engagement with issues of debt typically reveals a complex set of interconnected issues, and knowing where to start in responding to these is a challenging task for many within local churches. A few respondents thought that limited access to people with debt issues was a barrier to involvement. However, these were often surprised once the conversation developed in the wider group to find that most churches had at least some engagement with people encountering these issues already. However, even when there was some initial engagement, there were significant barriers to knowing how best to respond, both with particular individuals and more collectively. At an individual level, for example, it is not

always straightforward knowing where to best to get help within a particular area for particular individuals who have been affected by these issues.³³ Those able to provide support noted that debt problems often took a long time to solve, requiring sustained support over a period of time and an awareness of how these problems related more holistically to the rest of people's lives in order to be most effective. One participant described this as "not just seeing one little part of people's lives, but seeing the person in total". When considering a more collective response, local groups had not always been aware of the full range of potential responses that had been tried by others, nor what factors might be important in considering which of these might best match the particular issues in their areas and/or the capacity they had to become involved. For example, several churches had tried running credit union collection points, but had faced low rates of usage (particularly in rural areas where population densities made these less viable) which had been discouraging for those involved. In some cases, those involved had then become disillusioned with the potential for taking action, which acted as a significant inhibitor to trying an alternative approach. For many smaller churches in particular, their limited capacity and other commitments meant they could not by themselves engage in a complex undertaking such as setting up a debt advice centre by themselves. Even where there was potential capacity for forming a more collective response, participants saw it as challenging to gain and maintain motivation, momentum and support from wider congregations and communities for making this happen as a priority. One comment that was emblematic was "As a Church, we don't find it hugely easy to get mobilised in big numbers".

Recommended responses to this barrier: Approaches like the 'Money Talks' supported by this project provide an important way of bringing people together to consider what the best response for their context might be, taking into account their understanding of the Christian faith where this is motivating them to become involved. Starting with small realistic actions whilst building on what the churches/groups were already doing often offered a practical way to begin improving understanding of debt issues in the locality whilst building momentum around the related issues. One of the outputs of this research project has been a specially designed resource booklet for churches, which has information on how to run Money Talks, followed by a list of different organisations that can help churches take practical action.³⁴ Our hope is that this will enable churches to begin with a process of listening to their members and their local community, and then to link up with resources and expertise that can help them design the best possible response to what they've heard. Making available combined forms of information on a range of potential responses and forms of support for those considering becoming involved can help such groups to be more aware of a wider range of examples of responses and organisations that can assist them in this. Being more aware of this range of possible responses can help enable them to gain support from the most appropriate one for their context and capacity to respond. Those supporting churches in taking action on these issues, and on wider social issues such as poverty, could support this by promoting and distributing resources such as this as widely as possible, and enabling groups to match particular responses to their particular context and capacity.

Barrier 2: Finding ways to overcome the stigma of debt, 'charity', and fears of judgement amongst those affected, whilst managing ethical issues associated with putting the Christian faith into practice

The previous stages of the Money Talks had highlighted issues of stigma associated with debt, including in terms of people feeling judged about how they ended up in debt and in terms of how they might be perceived when accessing any help as a result, especially when this might be framed as accepting 'charity'. This often created barriers to effective action in particular contexts, in terms of respondents knowing how to design

³³ Responses such as short debt signposting and referral courses were seen as helpful by those who had taken them in responding to this; e.g. see: <http://justfinancefoundation.org.uk/debt-aware/>.

³⁴ See: <https://www.dur.ac.uk/resources/sass/research/ResourceFINALASPRINTEDSept16.pdf>.

forms of responses which did not further judge or stigmatise individuals. As one participant said, “we would like to help...but you know how difficult it is for them [those in the community experiencing debt issues] to actually ask for help or tell anyone that they need any help at all”. People considering debt advice and money management courses as responses were concerned these might come across as churches judging how people spend their money or had ended up in a situation of debt. Some found it challenging to think how to portray support in ways that would overcome this potential perception, although some of the national organisations had some experience in designing materials and approaches to overcome these concerns. Within rural contexts, for example, accessing a particular debt advice service, food bank or credit union loan session at the local church or community hall was seen as potentially stigmatising when others in the local community may see and know who had entered the building when that session was running. Whether these fears were founded or not, they appeared to form a significant barrier to people within local churches and projects being able to design appropriate local responses, as well as being a barrier to people from wider communities accessing these responses.

Having identified this as a potential barrier, some of the local groups had found or actively considered creative ways to overcome it. For example, many of the credit unions emphasised that they existed for people in a wide range of different financial circumstances, and indeed depended on both savers and borrowers to be successful. One church in a rural part of the North East actively considered engaging in an initiative to sign up many of its members to a local credit union, and publicise this action in local media, as a way of indicating the credit union was there for everyone in the local area. Another of the North East churches had tried to use a space offered by a local Housing Association to offer debt advice and support as well as the services of a Credit Union. Unfortunately they got very low take-up, and so they decided to change tack and instead make the space a general drop-in hub and the home of a number of community groups, with volunteers able to help people out with a range of different issues. This then attracted many more people, a number of whom ended up asking for help with their finances. The lesson that this church took from this experience is that whilst people in their community certainly had plenty of money-related issues, the stigma and taboos around debt were too strong for them to engage with a service that seemed primarily aimed at that topic. So an indirect approach which drew people in with a much less specific opportunity to build relationships and offer support was for them a much more effective way to end up tackling money and debt problems.

The same group also found that this change from offering a specific set of solutions to becoming a space for relationship-building and group formation had helped them get away from problematic notions of one-way charity and move towards a model in which those using the services could inspire and support each other. One participant told the story of a young girl coming into the centre for the first time, and in conversation with a volunteer pointing at a group of regular service users and saying “I want to be like them”. The volunteer was able to respond by saying “well, they were all exactly in your position previously.” When the young girl had left and the volunteer shared this conversation with the other service users, he said they were “thrilled” to hear that someone wanted to be like them, when relatively recently they themselves had felt helpless and like their lives were out of control. This sense that service users were able to inspire each other, rather than just be passive recipients of other people’s generosity, was seen by the volunteers to be a crucial ingredient in the project’s success and also a key marker of its Christian inspiration. As the church leader said:

“if the Gospel is about anything it is about being a transformational power. That transformation is as broad as we can imagine. [This project] has developed into a place for transformation.”

However, the way in which this transformation happened, and particularly the role of those from churches within this, was significantly debated across the Money Talks. Some participants considered it crucially important that Christian responses to debt issues should model forms of collective transformation based on expressions of solidarity as a way of challenging any potential stigma associated with debt, charity and/or being

judged.³⁵ This included these responses modelling relational approaches which brought together those with different experiences of money and debt issues on a basis of mutuality and reciprocity, taking into account the critical theological reflections on the power dynamics of giving and receiving highlighted earlier. This also involved, for example, recognising when it may be financial services rather than those using/unable to use them which may be viewed as problematic, and seeking to address these problems with what is available.³⁶ Doing this frequently involved forms of participation and learning from those with whom these responses were working. Nevertheless, some of those who had begun engaging in locally-developed responses had also learnt through experience various ways in which some forms of boundaries and guidelines were necessary to prevent services being monopolised by individual clients, and to protect everyone involved.

The need for further reflection was also particularly highlighted in discussions about whether and in what ways the Christian faith was being represented and shared in the ways that these responses were being delivered. This included potential ethical and practice issues associated with this when working with people who might be considered vulnerable due to their position of debt. When delivering community projects, all emphasised a willingness to work with people of all faiths and none on debt issues. There was a collective sense that the Christian faith should motivate people to be involved in responding to these issues and shape the ethos of the resulting responses. There was also a collective sense that the Christian faith could have a role in individual, collective and socio-political transformation, often based on the participants' own experiences. However, the theologies and ethics of whether and if so when and how Christians might verbally share their faith and/or invite others to participate in wider church communities when involved in this work were more controversial and differed between individuals, projects and groups. The initial indication from the Money Talks discussions was that these debates in practice can be much more nuanced and complex than many political and media arguments focused on evangelism/proselytization in faith-related welfare services might suggest.³⁷

Recommended responses to this barrier: Churches and Christian projects should consider ways of engaging on money and debt issues which reduce stigma and create the possibilities for relationships which are not just tightly bound in a provider-recipient dynamic, taking into account the potential for mutuality and reciprocity. There is a significant opportunity for those involved in different approaches to learn from each other concerning the different ways in which the Christian faith might form part of this practice, and this could helpfully form part of further research and conference interactions for those involved in this work. For particular projects, reflecting further on the impact of the Christian faith on their practice, being open to learning from those with whom they engage, and being clear in their publicity material what people engaging with them can expect, could form important starting points for further developing responses to this barrier.

35 For example, the approach of churches just adopting service delivery model based on meeting needs and solving problems is heavily critiqued when those supported are seen as 'in need'/deficient, because of the effects of separating those who 'need help' from those who 'help'. Alternative approaches rooted in recognising everyone's assets and their abilities to collectively be able to contribute to change through co-production can strongly challenge service delivery models from both community development and theological perspectives; e.g. see Eckley, B., Ruddick, A. and Walker, R. (2015) *Fullness of Life Together: Re-Imagining Christian Engagement in our Communities*, London: Church Urban Fund, available at: <https://www.cuf.org.uk/fullness-of-life-together-communities>. See also the work of Ann Morisy, particularly: Morisy, A. (1997) *Beyond the Good Samaritan: Community Ministry and Mission*, London: Continuum; and Morisy, A. (2004) *Journeying Out: A New Approach to Christian Mission*, London: Continuum.

36 For example, Church Action on Poverty ran a workshop as part of the conference exploring how issues which result in more expensive essential services (including financial services) for those in poverty might be tackled through creating alternative services within this market in partnership with local churches.

37 For a summary of related debates, see for example: Bickley, P. (2015) *The Problem of Proselytism*, Theos, London, accessed at: <http://www.theosthinktank.co.uk/files/files/Problem%20of%20Proselytism%20web%20version.pdf> (18 November 2015). Also see: Jawad, R. (2012) *Religion and Faith-Based Welfare: From Welfare to Ways of Being*, Policy Press, Bristol.

Barrier 3: The need for the Church to ‘put its own house in order’ as an institution first

Having identified some of the scale of issues relating to money and debt which included stewardship of one's own finances as individuals and churches, and the complex ways in which people and churches can become implicated in the existing financial order that is dependent on debt, some groups were daunted by feeling that they needed to further sort out their own finances first. One participant expressed this by saying “before we can do anything as a church, we must as a church repent.” This raised complex questions about how churches managed their own finances, investments, giving, spending, fundraising, etc., and not all of these were necessarily entirely within the power of a particular local church/group. The media attention which revealed the Church of England's indirect investments in the payday lender Wonga following the Archbishop of Canterbury's stated desire to compete them out of business provided an often-cited example of how such investments can be complex (in this case, the Church Commissioners protested that this was a very small sum in a complicated investment vehicle) and sometimes take time to change (which in this case has now been done). This example provides a microcosm of both the importance and complex, time-consuming nature of doing this.

However, for local churches, waiting until all issues of churches managing their own finances and ethical investment by their institution were resolved before taking any wider action could create a significant barrier to doing what they can do more locally now. Rather than being prevented from taking any action more widely on issues of debt before being ‘perfect’ themselves, these can be seen as examples of the way that churches have become implicated in the same complex wider financial systems and relationships that affect everyone in the contemporary world.

Recommended responses to this barrier: Efforts to enable churches to become more ethical in their own use of money and resource should run alongside community-facing engagement, rather than this being seen as an either/or decision. The process of churches reviewing their own finances and investments should be seen as a perfect complement to more outward-facing community engagement on money and debt issues, rather than a pre-requisite. In doing both together, individual and collectively, Christians and churches can model forms of discipleship which engage with the complexity of issues of money and debt with integrity.

Conclusions and Final Recommendations: Achieving Increased Impact through Working Together

At a time when individuals and communities face high levels of debt and its effects, and the consequences of the financial crisis of 2007-8 are still reverberating around the world in myriad ways, it is vitally important that churches do their utmost to enable Christians to engage their faith with the role of money and debt in modern society.

However, given the complexity of the issues highlighted, it is also clear that no one individual, group or church can do everything in response to these issues, and no individual response will be able to tackle all the dimensions of debt by itself. This research has shown how many Christians are already listening to these issues in local communities in the areas studied and engaged in a wide range of responses which seek to tackle both the individual and social causes of debt. Drawing on these contextual reflections, it has also begun to explore the complex ways in which the Christian faith can influence and shape these responses, as well as how barriers encountered in this process can begin to be overcome. Key to overcoming these barriers is recognising the complementary nature of the different responses being adopted as part of a necessarily complex eco-system of practical initiatives to tackle such a complex and deeply entrenched set of issues. For example, money management courses and debt advice provision, whilst extremely important and worthwhile in themselves, also need to be complemented by efforts to tackle exploitative forms of high-cost credit and support a more ethical financial system if the Church is to really make a lasting contribution on these issues. This can reflect deeper theological reflection on both the individual and systemic nature of debt, and its resonances with transformative Gospel and wider Biblical narratives.

In tackling these issues together, church denominations, ecumenical bodies and larger Christian organisations could learn further from local reflections such as those captured in this research. The barriers facing those interested in taking action locally highlight the importance of providing a range of different possibilities for action to suit different contexts and capacities, learning from each other, and joining these up to avoid any duplication of effort and maximise the collective change that can be achieved on both causes and effects of debt.

As this research developed, it sought to provide opportunities for such groups to learn from each other, at both local and strategic national levels, including through bringing different local and national organisations together at the related conference.

As part of this, a further outcome of this research project has been the creation of a 'Christian Debt Coalition', which is a loose and informal association of several key national organisations which help churches and Christians take action on money and debt issues. These include the Church Urban Fund, Christians Against Poverty, Community Money Advice, the Children's Society, the Trussell Trust, Quaker Social Action and several others. The purpose of this group is to create a supportive infrastructure that might allow for more co-ordinated multilateral joint working and collaboration between different types of Christian responses to money and debt issues. The group is in its infancy, but there is hope that in time it might facilitate data sharing, joint campaigning and other forms of common action which can bring the efforts of many local Churches and Christian groups to bear for wider structural change.

Final recommendations: Larger organisations working to help Christians and churches take action on money and debt should continue to develop their ways of collaborating and sharing resources wherever possible to ensure that local efforts can be leveraged up to create more systemic changes. By maximising relationships between different initiatives and types of responses, and linking with larger national and international projects and networks, local projects can respond more holistically to debt issues in their area. There is much potential for all those involved at all levels to learn from each other as they continue to develop ways of working together to tackle the issues and adverse effects related to debt within different contexts, as this research has demonstrated in the areas studied.

Money is an important part of everyday life, and the global economy increasingly runs on debt. However, for many people in debt and/or on low incomes, this can have profound consequences which often have a negative impact on their lives. Churches and Christian organisations are increasingly encountering related issues and endeavouring to make a difference in responding to them within local communities.

This free report summarises the findings from research into how such groups view issues relating to money and debt in their local communities in the North East of England and London, what they think the Christian faith has to say about these issues, and how they might connect these views to respond more fully.

Based on this experience, the report highlights recommendations to overcome barriers faced by these groups and support the further development of their responses as part of wider efforts to challenge the negative impacts of debt. These include through improved ways of developing their own practices in light of their beliefs and working together.

Anyone interested in responding to these issues, and how churches can be part of these responses, will find this a helpful introduction to the everyday reflections of Christians on money and debt, and how these might be developed further.

