

CHRISTIAN SOCIAL ACTION ON DEBT: FAITH IN ACTION?

DR ANDREW ORTON a.j.orton@durham.ac.uk
Associate Professor, Durham University

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Introduction –

Drawing on recent participatory research, this presentation considers:

- **How Christians are responding to the impact of debt in local communities** through different forms of social action.....
 - And ways in which this might relate to theological reflections on what the Christian faith has to say about money and debt.
- The ways in which different responses are **becoming connected through relationships and networks** to learn from each other and combine individual, local and strategic actions.
 - Whether those involved share each other's particular interpretation of the Christian faith or not.
- Through this:
 - the role that innovative forms of **participatory research can play within the dynamics of change; and**
 - the related **opportunities, issues and challenges for researchers** involved.

Debt is a widespread issue (1)

- Churches are increasingly coming across issues of debt in their engagement with local communities.
- This is not surprising given the scale of the issue during our research period; for example:
 - People in the UK owed **£1.443 trillion** at the end of July 2015.
(£1,443,000,000,000)
 - Citizens Advice Bureau in England & Wales dealt with **6,323 new debt problems every working day** during the year ending March 2015.
 - 209 people a day are declared **insolvent or bankrupt** (= one person every 6 minutes 53 seconds).

(Source: The Money Charity, 2015)

Debt is a widespread issue (2)

- Total **credit card debt** in July 2015 was **£62.1bn**. Per household this is **£2,325** – for a credit card bearing the average interest, it would take 25 years and 4 months to repay if you made only the minimum repayment.
- The average consumer credit borrowing stood at £3,414 per UK adult in July.
- The average total debt per household – including mortgages – was £54,042 in July.
 - Per adult in the UK that's an average debt of £28,556 in July – *around 112% of average earnings*.

(Source: The Money Charity, 2015)

Our research approach (1)

- Engaging a wide range of churches and Christian charities in reflecting together on:
 - Money and debt issues in their local community (across the North East, and some London churches);
 - What they thought the Bible and their Christian faith had to say about these; *and*
 - How they might respond further/develop their response in line with their faith.

Our research approach (2)

- **35 of these ‘Money Talks’** conducted, involving around 580 people in total;
 - **+ an event** in September 2016 involving ~90 people, and a strategic conversation with national Christian agencies supporting local action in this field.
 - Production of **a resource** on the range of possible responses, and what support was available.
 - Writing up the findings in a **research report**.

Findings at local levels, for those not yet involved:

- Money and debt was often **receiving limited attention** in churches.
- Where it was being mentioned, it was often seen as **problematic in the way it was engaged with**, in discourses and practices.
- There was **some in principle support for taking some form of action**, as part of wider community engagement by the churches, if the right response for their area could be found.
- **Fragmentation of potential options for action**, and limited knowledge of particular possible actions. These **did not necessarily match the needs in their area**, or the particular capacity that they could offer for responding, inhibiting action.

Findings at local levels for all groups:

- On discussion, **recognition of individual, social and political dimensions** of debt issues, from local to international levels, but some big differences between individuals, and between different groups.
- **Challenges in theologically reflecting** on what they were doing and how this might affect their action. Whilst participants frequently could name a wide range of Bible passages involving money, considering their collective meaning for today in light of each other was much more challenging.

For those who were already getting involved in issues of debt:

- **A wide range of responses**, at individual, congregational, project and sometimes national/policy and international levels.
- **Different models** – from debt advice, to befriending/mentoring, to supporting credit unions, to campaigning on related issues, for example.
- As they began to engage, this involvement was often driving people to realise the **complexity** of the issues, and begin to **form wider relationships** with others (both Christian and wider) as part of their response.
- This was both about wanting to be holistic in their response, recognising the connections between different levels of response, and their realisation that others were already active in this field, whilst they had limited capacity.

At national levels, a wide range of national organisations, often supporting different models:

- These were involved in **sharing models of good practice**, providing **infrastructure support** to enable local action, **connecting local actions together**, and through this **replicating/innovating**, and **recognising wider patterns**.
- They could potentially be seen as **in competition** with each other?
- But in practice, they were **enabling different types of response through different networks**, and increasingly forming bilateral partnerships on particular issues and in particular places (e.g. referral networks, etc.).

The role of the researcher in this - 1

- **Creating space for dialogue**, including sharing of different experiences and perspectives. This involved structuring this into the project design, methodology and process.
- **Constructively-critical questioning** – e.g. “how do you think these Bible passages relate together?”, “what do you think that this means for Christians today?”, “having thought about these issues, are there any actions or changes that you would like to consider, individually or together?”.
- **Linking in wider resources** to support this conversation, including *practical* (e.g. sharing information on contacts, supporting organisations), *theoretical* (e.g. different models of action, wider statistics, etc.), and *theological* (e.g. different perspectives on gift and co-dependency in the Bible).

The role of the researcher in this - 2

- At a national and regional level, proactively engaging the support organisations to share further with local groups what they offered in a co-ordinated way, and **making space for strategic conversation** between them about the findings and potential for collaborative working on issues of shared concern.
- i.e. **becoming part of the process of change by:**
 - **connecting the different participants** at different levels, and between them.
 - supporting them in determining for themselves:
 - the sorts of change they wanted to see happen; *and*
 - how they might choose in their local context between options available to them.

Research issues, challenges, dilemmas - 1

- **Recognising the values underpinning the research**, including the value of different voices and the value of dialogue between them, and particularly a willingness to create space where voices that may not normally be heard get a hearing.
 - (Drawing on community development, participatory research, sociology of religion and practical theology backgrounds, reflexively recognising my own role/impact on the process.)
- **How far to go when questioning** perspectives such as “Jesus said the poor will always be with us – so that means we shouldn’t do anything”, or some prosperity gospel views, with which the researcher personally disagreed.
 - In practice, this was dealt with (as were other passages) through the group discussing the context of cited passages further in light of wider Biblical narratives.

Research issues, challenges, dilemmas - 2

- **Views within a particular church/group may be different from those in the wider communities** – but including participants from the wider context where possible, and structuring in the wider dialogue between groups (including through the conference) helping to address this.
 - In practice, groups often contained people with different insights and experiences, historical or current, when given space to share these.
- **Connecting with academic theological insights:**
 - Again, the conference particularly helped this, as did helping groups consider wider resources where they wanted to explore these further.

Conclusions (1)

- Debt is an important contemporary issue, and there is lots that Christians are already doing in response to it as part of their wider social engagement and anti-poverty work.
- These responses are at their most effective when they connect with each other, and involve the right response for the issues in a particular area, as well as more strategic responses by acting together. If you'd like to know more about actions you could take, please download the resource from:
<https://www.dur.ac.uk/resources/sass/research/ResourceFINALASPRINTEDSept16.pdf>
- There are more recent initiatives emerging such as campaigns on Funeral Poverty and a Private Members' Bill on creating a 'Breathing Space' scheme for temporary relief from increasing debt whilst help is sought.

Conclusion (2)

- Forms of research such as this can both study existing connections for change and be involved in making new connections between individuals and organisations, and between theology, theory and practice.
- Combining these, whilst challenging, when done reflexively and in a constructively-critical way, can offer significant potential for exploring existing forms of faith-related social action. It can also open up new avenues for innovative and potentially more effective forms of change, by connecting these reflectively together.
- I'd welcome discussion and any reflections and questions you may have.