



# Addressing UK poverty

LYN WESTON

Lyn joined CAP in September 2022 as the UK Director of Church Engagement and Network.

Christians Against Poverty (CAP) was originally built on two foundations: the first was a desire to see people released from the crushing weight of debt and poverty; the second was to see local churches at the centre of this mission, on the ground, meeting people in their homes and putting God's love into action. Nearly three decades later, those foundations remain strong. CAP's expert services focus on the relief of debt and poverty across the UK and each is delivered through a local church.

Over the years, CAP has had the privilege of seeing firsthand the servant-heartedness and deep compassion of local churches and, more than that, the power this holds to see transformation in individual lives and across whole communities. Every day, staff and volunteers from local congregations meet people in their homes and provide a level of service that goes far beyond debt advice. They see the whole picture, taking into account the complex emotional toll that financial distress can take on a person.

And they act. This might be a response to immediate needs, such as arranging a food shop for a family going hungry, or a fuel top-up for someone who cannot afford to turn the heating

on. It might come in the form of an invitation to church, where people who may feel isolated and cut-off from society can find community, new friendships, acceptance and love. As the cost of living continues to rise across the UK, increasing numbers of people are pushed to breaking point, so this kind of in-depth, all-round approach is vital.

At CAP, our vision is to see transformed lives, thriving churches, and an end to UK poverty and we are quickly coming to realise that no single one of these things can be possible without the other two alongside.

## Thriving churches

The Church is at the centre of God's mission to the world, called to be a counter-cultural 'Jubilee community' of equality and hospitality. We have a responsibility to embody Jesus to those around us, putting his love into action, especially when it comes to the poorest in society. The opening words of Isaiah 61 paint a beautiful picture of God's heart for the marginalised and downtrodden amongst us; the heart we are called to emulate as his Church:

The Spirit of the Sovereign Lord is on me ...[he] has anointed me to proclaim good news to the poor ...

to bind up the brokenhearted, to proclaim freedom for the captives and release from darkness for the prisoners ... They will rebuild the ancient ruins and restore the places long devastated; they will renew the ruined cities that have been devastated for generations.

(Isaiah 61.1, 4 (NIV))

**a thriving church actively addresses debt and poverty in its community, responding to God's call to serve the poorest in society**

CAP equips churches with the tools to address debt and poverty locally and serve their communities; to thrive and be everything God intended them to be. But what does it mean to be a thriving church? First, it is useful to understand what a thriving church is not.

It is not about size or status. It is not about wealth or being well-known. It is about people. A small group gathered together in a living room to worship Christ can be as much a thriving church as 1,000 congregants committed to following God's calling in word and in deed (Matthew 18.20). Mairi Giles, CAP Debt Centre Manager at Central Church in Edinburgh, sums this up:

Collectively as a church, our heart has increasingly broken for the poor and vulnerable in the city. For me, a thriving church is a place where people care about people who are struggling, who are lost, for whom life is difficult. Some people will come in and access our services and then leave again, but for others they find renewed hope, renewed strength, a home, a family and a reason to keep going.

Through research, we have come to realise that a thriving church is one that is united as a body of believers, confident in what the Bible teaches and how to apply it. As such, a thriving church actively addresses debt and poverty in its community, responding to God's call to serve the poorest in society, and seeks to expand the Kingdom of God on earth by helping people grow in faith, both those who are new to the church and existing members.

In the context of CAP's vision, this means thriving churches will also have an impact on the other two parts: seeing lives transformed and bringing an end to UK poverty.

### **Transformed lives**

The role of the Church in seeing deep, long-lasting transformation in people's lives is crucial. Although wonderful moments to celebrate, true transformation is about so much more than becoming debt free or learning how to budget better. Poverty is an impenetrable wall that holds people back from living in freedom and, together with the Church, we at CAP are determined to break it down for every person who seeks our help.

Through polling commissioned from YouGov in August 2022, CAP found that 42 per cent of people across the UK had borrowed money to cope with the rising cost of living. Ultimately, this creates more debt and reduces the ability to build up a savings buffer. We want to see people living with the dignity of financial independence and having equal opportunities to thrive and contribute to society – life in poverty rarely allows for that.

The same poll found that over a third (37 per cent) of those surveyed had cut out socialising and leisure activities in order to bring down costs. We know that debt and poverty drive isolation and loneliness, as almost eight in ten of our clients (79 per cent) say they felt they had nobody to turn to when they had a problem. Our heart is to see families, friendships, relationships and self-confidence rebuilt.

Most importantly, we want people to know their worth through their identity in Christ, walking with him and experiencing the fullness of life that only he can provide. In the last decade, more than 8,000 CAP clients have made a response to Jesus. We cannot underestimate the power of local church staff and volunteers offering prayer to clients, inviting them to church services and events, and welcoming them into a supportive, loving community.

The deep transformation we long to see for our clients is scarcely better exemplified than through the story of Nicole, who became debt free with CAP's support in 2021. Nicole spent four years working her way out of debt and her Debt Coach, Tim, has been with her through all of the ups and downs of life. This is Nicole's journey in Tim's words:

When I first met Nicole in back 2017, I could immediately see the look of despair on her face. She had been in a toxic, controlling relationship and left her partner to move in with her mum. They called CAP for debt help, and I visited with a Befriender.

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To find out more about CAP's work and what life looks like for our clients before and after seeking help, please see [www.capuk.org/clientreport](http://www.capuk.org/clientreport).

To view the full LSE report, *Never just a number*, and other publications from CAP, visit [www.capuk.org/policy](http://www.capuk.org/policy).

As soon as I arrived, I could see both Nicole and her mum were at the end of themselves. It was a dark time. The debt had become overwhelming. Nicole had been ignoring her phone and was scared to answer the door. She had debilitating panic attacks. She called me once when bailiffs arrived at the house; I could hear the fear in her voice.

We got to work immediately, sorting out a budget and a manageable payment plan. Nicole went to church with her Befriender, and loved it. At this point, she was also expecting her first child. Things were looking up. But you and I know life isn't easy. Nicole's mum was diagnosed with terminal cancer. Nicole phoned to tell me, and we prayed and cried together.

When Nicole's beautiful son Dylan was born, we celebrated together. When Nicole became a Christian, I cried tears of joy. When her mum died, we grieved together and spoke on the phone every day for two weeks. It's humbling to be part of her journey.

With CAP, I've been the hands and feet of Jesus for Nicole, showing God's love in practical ways.

Today, more and more people like Nicole are crying out for help. The love and compassion of the Church in action plays a crucial role in restoring hope and transforming lives. But CAP's vision is not just to see individual lives transformed and churches thriving in their communities. We are also determined to see an end to UK poverty.

**An end to UK poverty**

We know from God's word that all human beings are made in his image, deeply related to him, created out of love and freedom. We are all built with agency – relationships, resources and capabilities – that enable us to act meaningfully in the world. This was God's original intent and it has not changed. While we often think of poverty as a financial problem, it robs people of so much more than the ability to purchase goods and services. There is a daily uncertainty that strips people of the dignity, options and agency with which they were created, often restricting them from contributing to society in the way they would like to.

We believe that an end to UK poverty is both desirable and doable. Our biblical mandate, created in partnership with Bible Society, expresses our understanding that the Bible begins from the inexhaustible abundance, relational wholeness and fruitfulness that is at the heart of creation, a state where crushing debt and poverty cannot exist. When Jesus

returns, creation will be renewed (Isaiah 65.17), relationships between God and humanity will be restored (Micah 4.4), and poverty will be no more. Until then, as his people, we have a responsibility to act in ways that give our communities a foretaste of that world.

We believe CAP has a meaningful and relevant role to play, one that is two-pronged.

**poverty robs people of so much more than the ability to purchase goods and services**

First, we need to continue to equip churches to deliver poverty-relieving services in their communities. In doing so, we gain a deep understanding of what life in poverty is like, affording us a high level of credibility when speaking up for change in spheres of influence.

Second, we must work together to inspire others to join our mission and believe in our vision – more churches, church leaders, voters, politicians and individuals. We need to win hearts and minds to build consensus that ending poverty is something that should, and can, be achieved. It is imperative that we break problematic stigmas and prejudices that are ingrained in our society, particularly that it is about individual choices. The fact that one in five of the UK population live in poverty, and that specific groups such as people with disabilities or people of colour have drastically higher poverty rates (up to 300 per cent higher), tells us that there are societal issues at play. We would likely all agree that this is neither right nor acceptable. There are injustices and inequalities that must be addressed.

Collaboration will enable us to have an exponentially greater impact than we ever could alone. Matt Ford, who leads Highworth Community Church in Swindon, has spoken about the wide-reaching impact of working together with other outreach programmes, churches and organisations in their city:

In 2014, Highworth Churches Together, a group of four churches in our area with a shared heart for people living in poverty and a desire to share Jesus, decided to partner

with CAP to set up a Debt Centre. We realised God's love has to look like something – and that can be really practical help and hope offered to our community.

The CAP Debt Centre is just one of the ways we outwork our passion. We run a food collective, pastoral and prayer ministries, and daily drop-in sessions, as well as CAP Life Skills and CAP Job Clubs. We work together with the local council, schools, surgeries and community navigators to enable us to reach as many people as possible.

At CAP, we believe that by equipping churches and learning more about what life in poverty looks like, we gain the words to say. By inspiring others to join our mission, we create the volume to make those words heard. Together the two are a powerhouse, capable of driving positive, long-lasting change.

### **The role of the Church**

Undeniably, the Church is instrumental to each of the three elements of CAP's vision. It is local churches that are transforming lives like Nicole's. It is churches at the very heart of the mission to see an end to UK poverty. It is churches that hold the key to thriving lives and communities through acting out God's mission on earth.

In 2018, a report from the London School of Economics (LSE) Housing and Communities researched at length the impact of CAP's holistic, personal approach to poverty relief and the vital part the Church plays in this. Professor Anne Power, Head of LSE Housing and Communities and Emeritus Professor of Social Policy, said:

A big driver of CAP's work is the strong ties with the Church ... because churches in general are long established community anchors, they are widely trusted to be on the side of helping communities, even among people who are sceptical of their purpose.

This 'helping' image means that isolated, struggling and sometimes despairing people are open to seeking help through CAP centres. Additionally, the faith that underpins the practical hands-on help provided by CAP – perhaps the distinguishing feature of CAP's approach – means that their job often goes far beyond a paid role.

Finally, this approach is underpinned by the wider services of CAP and the Church. Social events, support and advice groups, lunches, parties and the development of longer term friendships all encourage and strengthen people's resolve to stay debt free. More

importantly, they reconnect often-isolated people with their community.

### **Conclusion**

There is no doubt about it – there is an abundance of incredible work being done through churches across England, Scotland, Northern Ireland and Wales. But, with our four nations facing a devastating cost of living crisis, there is more that can, and must, be done.

On a local level, we must strive for more churches that are well equipped to serve their communities, well versed in what the Bible says about poverty, and passionate about finding opportunities to take action locally.

On a national level, we must band together as a body of Christians, raising our voices to those in influence and calling for a just and compassionate society like the Bible teaches us we can be – a society that reflects the coming kingdom of God.

Together, we firmly believe we will see transformed lives, thriving churches and an end to UK poverty.

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