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Why networks matter in faith-related community development work: learning from diverse Christian responses to debt in England

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Abstract This article explores the significant contribution being made by diverse Christian responses to debt in England, drawing on action research in London and the North East of England. These responses range from providing individual support and services to forms of organizing that tackle perceived causes through collective action and political campaigns. We show how complex links, relationships and networks have developed between responses, as those involved seek to generate more widespread, holistic and effective interventions. Through this, we show how these approaches have addressed related challenges by combining learning from different models and working across different scales, identities and boundaries, and consider wider learning for community development from this research.

Introduction

From the everyday financial challenges facing many households, to the challenges of national and global economic decisions and their interactions with local economies, issues concerning debt have a powerful impact within local communities (Goodchild, 2007; Selby, 2014). Faith groups, as

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part of wider civil society, are playing increasingly high-profile roles in responding to these debt issues locally across the UK (O'Toole and Braginskaia, 2016).

This article explores the diverse ways in which Christians (as individuals and through churches, other organizations and wider networks) are responding to debt issues in the North East of England and in London. By drawing on innovative research with local churches and local/national Christian organizations, the article explores how different responses can become connected together as those involved seek to respond holistically to individual, local, social and structural dimensions of debt, and the implications for wider community development practice from learning from this experience.

Debt as a systemic issue affecting local communities

Debt is a systemic issue within contemporary capitalist societies: It affects everything from political debates over international systems of economic exchange and regulation, to national debts (and their related impact on governmental taxation and spending), to everyday decisions made by individuals as they try to make ends meet (Selby, 2014). The impact of debt ripples out through business investment decisions, property values, debates over public expenditure and services, international currency exchange rates, and beyond. Patterns of income, wealth, spending and debts across individuals, households, localities and countries are part of complex patterns of economic exchanges which shape relationships within and between particular communities, including social expectations concerning perceived relative economic value within them (*ibid.*). However, for community development practitioners in particular local areas, personal indebtedness is often the presenting issue which brings the influence of debt to light, through its effects on people's lives within the broader dynamics of poverty.

During our research, people in the UK 'owed £1.503 trillion at the end of September 2016' (including mortgages), with the average household owing £6991 in consumer credit debt (excluding mortgages), based on *The Money Charity's* (2016, p. 5) compilation of associated statistics. Statistics from the same source show that whilst many manage their debts, others face difficulties; for example, 371,000 debt issues were dealt with by Citizens' Advice Bureaux in England and Wales in the quarter ending June 2016 (their second largest category of advice, and 26 percent of all their enquiries). Typical daily consequences included 2489 Consumer County Court Judgments, 264 personal insolvencies, 34 mortgage possession orders and

306 landlord possession orders (*ibid.*, p. 11). Behind these figures lie more complex stories of how high levels of debt affect livelihoods, particularly for poor households (e.g. Flaherty and Banks, 2013; Hood, Joyce, and Sturrock, 2018). These include the ways those within them ‘get by’ each day, drawing on personal networks, other assets, and whatever (often limited) financial services are available to them.

Whilst multiple causes and effects of debt are recognized within UK policy discussions, analysis has often focused on individual debtor/creditor behaviour, with some limited recognition of wider cultural, legal and market factors. For example, a House of Lords Library Note (Brown, 2014) summarized a range of ‘causes and drivers of problem debt’; these included people getting into a debt spiral, low/reduced/irregular incomes, relationship problems/family breakdown, costs of living, high-cost credit, and creditor behaviour, in the context of a culture of easy credit and high debt levels, whilst recognizing that availability of appropriate financial services may also be an issue. Mortgage debts and increased student loans have further increased debt levels (The Money Charity, 2016, p. 7), in situations where taking-up these debts may affect attitudes to other forms of debt by ‘normalizing’ expectations of high debt (Lea, Mewse and Wrapson, 2012), despite frequent regulator warnings about personal over-indebtedness in the economy as a whole.

Even in the wake of the financial crisis focused around 2008, itself widely blamed on complex forms of debt, most UK political discourses have remained focused on the behaviour of ‘bad banks’ and irresponsible debtors, with limited reform of the related systems accompanied by economic policies such as quantitative easing and historically very low interest rates. These economic factors and the complex interactions between them, as well as their effects on inequality and those in poverty, have a profound impact on social policy across many states (e.g. Farnsworth and Irving, 2011). For example, those facing financial difficulties in England have faced decreased protection from the state welfare system due to significant cuts to benefits and services by recent governments. These cuts have had the stated aim of responding to rising national debt by cutting the national deficit.

Within this complex wider context described by Dinham (2012) as ‘after the debt crisis’, faith groups are making particular contributions to welfare services, community relations and related public debates, whilst coming under increasing scrutiny. This scrutiny has included questions over how religion and social action are related, and how different religious and secular groups interact in the public realm (e.g. Dinham, Furbey, Lowndes, 2009; Jawad, 2012). Particular concerns have been expressed about whether some forms of networks linked to religion can be exclusive, divisive and/

or contribute to patterns of inequality (e.g. [Pathak and McGhee, 2015](#)). Despite such critiques, research by [O'Toole and Braginskaia \(2016\)](#) published during the latter stages of our research found high levels of involvement by different religious groups in responding to the financial crisis in the UK, based on a survey of ninety related organizations and a smaller number of related case studies. This study highlighted particular contributions by these groups in providing direct support to those in financial hardship, campaigning for reform of legislation and services, and promoting alternatives to market-based finance. They argue that faith groups could learn further from each other and the wider voluntary sector across this range of responses.

It is therefore especially important to consider critically how such groups engage in relationships and networks with others ([Gilchrist and Rauf, 2006](#)), and how community development might contribute to this process. Our research ([Barclay and Orton, 2017](#)) focused particularly on Christian responses to debt within this wider landscape, using a different methodology to explore such a learning process in operation, with a particular focus on considering how such groups and responses are already working together and how they might collaborate more widely and effectively in practice.

Our research approach

Our research involved approximately 580 people in exploring Christian responses to debt through thirty-five interactive group discussions called 'Money Talks' across London and the North East of England between 2015 and 2016. These groups included people from churches, ecumenical groups and local Christian charities (alongside occasional participants from other interested local voluntary organizations and representatives of national Christian organizations). Individuals involved included those who had personal experience of debt and/or of seeking to respond to it, as well as those interested in these issues. The discussions took place in settings such as church services, house group meetings, charity annual general meetings, and mid-week meetings. They were structured around four key questions: (i) What did they see as being the issues relating to money and debt in their local community, and what (if any) existing responses were being made? (ii) What did those involved think the Christian faith had to say about these issues? (iii) How might different responses work more effectively together? (iv) What responses might result from these reflections in terms of new/adapted forms of action? We provided links to sources of support to help resource any actions they might want to take, drawing on an initial

review of wider literature and relevant national/regional agencies. Depending on the context, we occasionally incorporated short inputs from local practitioners or brief videos produced by national agencies as discussion starters.

The broader research design sought to maximize variation between the contexts, groups and individuals involved, including through choosing London and the North East of England as two contrasting geographical areas overall. We achieved this by openly advertising the opportunity to participate in and/or host a 'Money Talk' across a wide range of existing regional and national networks of churches and those engaged in related forms of social action, as well as via those supporting them. Through this, we involved those from different denominations (including participants from Church of England, Roman Catholic, Methodist, Baptist, United Reformed, Salvation Army, and independent evangelical churches, plus ecumenical groups and Christian charities which drew from different traditions). We also involved across geographical and socio-economic diversity (including from city locations to isolated rural areas). In addition to nine 'Money Talks' in different parts of London, twenty-four took place across the North East, with two further groups involving participants from across the country; the North East discussions included groups working across at least fourteen different towns/cities/rural areas with varying socio-economic statistics, including different income/deprivation levels.

Additionally, our approach deliberately engaged participants with diverse previous experiences of existing responses to debt (from those involved in none, to those already delivering different specialist initiatives). This involved recognizing those already involved in responding and/or those interested in these issues (including those with personal experience of debt) as being existing or potential 'communities of practice' (Wenger, 1998) in addressing them. In some cases, these communities of practice were well established and clearly focused on debt issues, as with the 'Money Talks' hosted by established charities delivering debt interventions, or existing regional networks of activists working on poverty issues from a Christian perspective. Others were well-established communities of practice, but with a wider focus (e.g. the Money Talks run as part of the programme of an existing church/ecumenical network which was not experienced in tackling debt issues, but which had this potential as part of its wider aims and activities). Others were more fluid and emerging, with the 'Money Talk' itself providing an opportunity to hold a one-off event bringing together different groups and/or a wider range of people from the local area who might wish to become involved in responding to debt issues there.

Research rigour was enhanced by supporting participants' engagement as 'reflective practitioners' (Schön, 1983) in continued learning, by asking constructively-critical questions about their engagement with debt issues within particular contexts whilst seeking to involve others and support relationships within and between contexts. This process included asking questions based on emerging insights across contexts, to develop and/or challenge emerging findings, whilst reflecting on different perspectives shared, including reflexively on our own Christian perspectives. This process led to a careful analysis of cumulative themes, supported by using qualitative data analysis software with transcribed recordings or detailed notes (as appropriate, given participant consents, and challenges of venue acoustics whilst capturing simultaneous smaller group discussions in larger 'Money Talks'). Interactions between different groups and perspectives were further enabled when we developed a national resource highlighting different responses (Barclay, Orton and Stepanova, 2016) and facilitated an interactive conference to review, verify and develop the initial analysis, attended by ninety people, including previous participants. Alongside this conference, we engaged sixteen senior representatives of related national organizations in a strategic conversation to explore responses to the local findings, including ways of further joining up actions. Thus, our research process could be considered both a form of action research incorporating practical theology (in line with Graham, 2013) and a form of community development practice, by: (i) seeking to understand existing experiences, relationships/networks and perspectives (including theologies), as well as barriers to action and collaboration, incorporating those with experience of the communities and issues concerned; (ii) connecting these in ways which built relationships across diversity and enhanced collective learning within and between related communities of practice; (iii) supporting those involved to reflect and consider for themselves ways of improving collective responses.

Difficulties in starting conversations about debt and knowing where to start when seeking to respond

The starting point for this research journey involved recognizing that levels of knowledge and experience of debt issues affecting people in their local area varied considerably between the participants in the discussions, as our findings quickly began to demonstrate. Difficulties in starting related discussions were seen as a significant factor in limiting this understanding. At least twenty-one of the group discussions included comments about how difficult it was to talk about debt within church and/or wider

community contexts, using phrases like ‘talking about money is very hard – a taboo’; another stated:

‘The challenge with some of this everyday financial stuff is it is quite private; it is quite distressing for someone to have to even admit in a private context that money is an issue.’

The particular characteristics of local areas contributed to this; for example, in one rural area, respondents felt it was particularly difficult to ask for help:

‘I think there is a perception of affluence [in my area] and I think that there is a feeling amongst some that they don’t want to say how poor they actually are because they’re surrounded by affluence and they don’t think they’re going to be understood.’

Respondents expressed the ‘need to break down the stigma’ attached to debt and ‘bring it out in the open’, acknowledging that this is often difficult as it can be linked to ‘shame’. Where this silence extended to church congregations as a whole, it continued to have practical effects limiting responses that had been developed by activists within them; for example, one respondent involved in a specialist Christian debt charity commented:

‘I think we also thought that it would be very easy for churches to refer clients to us. In fact, churches have been one of the poorest sources of clients for us.... Congregations don’t speak openly. People don’t talk about money in church.’

Congregational practices further contributed to these difficulties where any existing talk of money focused exclusively on giving to the church, and/or in situations where people felt excluded from aspects of the church’s life due to limited money. On the other hand, practices involving community support and sharing of Biblical teaching (particularly about the importance of stewardship, justice and the forgiveness of debts, themes collectively referenced at least forty-five times) were cited as motivating Christians to review and change any exclusionary practices. Participants described encountering debt issues through existing forms of church social engagement (such as running community groups and supporting initiatives such as food banks). Participants were motivated to respond when encountering issues relating to debt personally or via family, friends or others they knew, through wider volunteering or through the awareness-raising activities of related organizations. The ‘Money Talks’ ran as part of the research provided safe facilitated spaces which helped overcome the initial difficulties in starting conversations; this included at least thirty-five different examples (across thirteen discussions) in which people chose to share

personal experiences of their own financial difficulties or those of others they knew.

Despite being willing to collectively consider responses to debt issues when the 'Money Talks' created opportunities to talk about these, those concerned faced substantial challenges in working out how best to do this, particularly when engaging with these issues in their locality for the first time. With at least fifty-eight different potential causes mentioned across the 'Money Talks', one participant summed these difficulties up by commenting that 'part of the problem... is that people are faced with a complex problem and they struggle to know where to start'.

Models of response, and national networks supporting these

Despite these difficulties, our research process cumulatively identified more than twenty different models of responses to debt in which churches and Christian organizations were involved; as the following outline indicates, these models were being actively promoted, supported and facilitated through networks linked to national Christian infrastructure bodies, although adapted in different ways locally.

One model (referenced at least twenty-five times in the 'Money Talks') focused on providing *free individual debt counselling/advice* to individuals as the starting point for local projects. Where adopted, these were being delivered through rapidly-increasing national networks of locally-affiliated projects, supported by centralized technical advice, common resources and development support. For example, since starting in 1996 and 1997, Christians Against Poverty and Community Money Advice had expanded to run 306 and 140 local projects, respectively (Christians Against Poverty, 2016; Community Money Advice, 2016). As well as providing free debt advice, the work of affiliated local projects had often widened to include *building people's ability to budget and stay out of debt in the future* (e.g. through job clubs, money management courses and projects for those with addiction issues).

Another common response (mentioned over sixty times in the 'Money Talks') involved *increasing opportunities for saving and lower cost loans* through supporting credit union development as an alternative to high cost short-term credit. This intervention was epitomized in the Archbishop of Canterbury's prominent pronouncement that the Church of England should 'compete' a particular payday lender 'out of existence' (BBC, 2013). Initially through an Archbishop's Task Group collaborating with other organizations, this resulted in a Just Finance Foundation and Church Credit Champions Network which 'engaged 200 churches, trained 150

Credit Champions, and is on target to bring in 3000 new credit union members' (Just Finance Foundation, 2016). They also piloted a *financial education* and savings club schemes in schools, whilst providing development worker support for wider initiatives through the Church Urban Fund's national 'Together' network.

Other responses focused on *giving those in poverty and debt a stronger voice*; for example, Church Action on Poverty seeks to use churches' networks to amplify the voices of those in poverty in challenging injustice and calling for wider change (Church Action on Poverty, 2016). Practically, this has included work to tackle the 'poverty premium', i.e. the extra amounts typically paid by those in poverty for basic necessities (Perry, 2010). It also included churches engaging with partners such as Thrive in Stockton-on-Tees and Citizens UK to develop *community organising approaches and sustainable livelihoods responses to debt*, including mobilizing people with first-hand experience of debt in campaigns against high cost lenders (Banks *et al.* 2013). Respondents also mentioned supporting campaigns to challenge 'The Lies We Tell Ourselves' about those in poverty by the Joint Public Issues Team which links some major denominations (Baptist Union of Great Britain, Methodist Church, Church of Scotland and United Reformed Church, 2013); this challenged myths such as "They' are not really poor – they just don't manage their money properly' (p. 19) and that "They' caused the deficit' (p. 27).

These responses drew from religious traditions alongside wider arguments as sources of inspiration. For example, informed particularly by notions from the Biblical Old Testament of the importance of having a periodic year of debt cancellation (called a 'Jubilee' year) given wider societal injustices, Christian campaigning organizations have worked with established Christian international aid agencies to critically analyse the causes of financial crises (Jones, 2013). This has included highlighting issues of tax injustice, gender inequality, and 'why debts should sometimes not be paid', whilst arguing for debt cancellation on the grounds of justice by asking 'Who really owes who?' (Jones, 2013, p. 2). In the UK, a separate organization, Jubilee+, has similarly drawn on Biblical principles to challenge the 'Myth of the Undeserving Poor' (Charlesworth and Williams, 2014), whilst summarizing responses that local churches can adopt to related social issues, including through supporting pathways out of debt (Biggs *et al.* 2013).

Other organizations produced resources to help churches engage with these issues during worship (e.g. The Children's Society, 2016a). Related reflection also led some churches to enhance their focus on *ethical investment policies*; for example, the 'Ethical Money Churches' initiative of the Ecumenical Council for Corporate Responsibility, and its joint work with

[Quaker Peace and Social Witness \(2016\)](#) on 'Your Faith, Your Finance'. Public exposure resulting from churches' engagement in these issues has added to critical reflection over whether churches are complicit in aspects of financial systems which exacerbate debt; this is reflected for example in media criticism of previous indirect investments of the Church of England following their public stand on these issues, and subsequent church responses ([BBC, 2013, 2014](#)).

Developing a more holistic and strategic response

These examples are illustrative rather than exhaustive, whilst beginning to show the range of contributions being made. Local respondents had varying degrees of awareness of this range when considering what action they might take in their area. They also had different views of which response/s might be best when considering their own understandings of the Christian faith, the issues and the local context; the impact of different theological reflections and ethical debates over whether/how the Christian faith was seen as being embodied and/or shared through this work are considered in the project report ([Barclay and Orton, 2017](#)). Whilst there may be questions about the extent to which any particular model of response is a form of community development in itself, cumulatively they represent a recognition that debt (and related structural contributors to financial exclusion) may implicate and affect everyone, albeit in different ways; therefore, everyone might also be considered part of communities who could develop responses to these issues that were affecting them.

To develop effective responses to these complex issues, experienced local respondents consistently emphasized the need to build relationships over time with those particularly adversely affected by debt, in order to respond as holistically as possible; for example, one respondent (who had been involved in an existing local debt advice service) commented that:

'as a Christian agency, clearly you want to respond to people holistically and that's a core value and not just seeing one little part of people's lives, but seeing the person in total.'

This was a significant challenge given the complexity of the issues that may cause people to get into debt, and the need to match responses to individuals' particular situations. Experiences of just giving money without professionalised support were seen as leading to problems recurring where underlying issues weren't being adequately addressed. Further questions were cumulatively raised about the power dynamics inherent in receiving charity, and how these linked to broader concerns for promoting justice

whilst valuing people and their contributions equally, irrespective of wealth or debt.

In the face of these challenges, as the scale of the issues became recognized as being beyond any one church's or project's response, a range of ways of working with others became recognized; this began at the simple level of offering space in church buildings:

'There are other organisations working on these issues. What we can best do is put energy into supporting these initiatives, for example, by providing space.'

As participants considered developing more proactive responses themselves, the potential of collective working to achieve a more holistic response became widely recognized; for example:

'Individuals may help individuals, but it is better to do [debt-related interventions] as churches acting together.'

The need to work together was exacerbated where churches were themselves experiencing shortages of volunteers, finances and expertise (particularly in five of the 'Money Talks' held in rural and semi-rural settings of the North East). This was illustrated through one group's conclusion:

'We have different gifts in different churches, ... none of us have all the resources, none of us have the finances ..., so without sharing, none of this will happen.'

One important way that working together had enabled local churches to develop responses despite limited local resources was through linking with one or more of the national organizations promoting particular models identified above (e.g. through one of the two major networks supporting Christian debt advice). These national organizations had found ways to grow local responses across a national scale through organized national networks of local projects, often through developing *national franchised models of service delivery* as a means of enabling local social action by churches in England; e.g. see Knott's (2013) guide to over forty of these. Such models enabled swift local start-ups of related initiatives, supporting widespread sharing of models of practice whilst often pooling specialist staff, technical advice, policy engagement functions, etc. This structure created capacity at strategic levels for linking across different local contexts, learning from diverse experiences and engaging in broader policy debates. It also created complex webs of networks and relationships, at and across different geographical scales (from the local to national and sometimes international), within and between such initiatives and local churches/groups. These simultaneously presented challenges and opportunities for responding holistically and strategically to local experiences of debt-related issues,

particularly in terms of *how* they might work together more effectively whilst responding to perceived causes, as we will now consider in more detail.

Challenges and opportunities in working together effectively

The proliferation and simultaneous promotion of these options for action by national organizations to churches risked these national organizations being perceived locally as competing with each other for donations and involvement. Such perceptions added to wider questions being asked by those in local churches about which model might be best to adopt in their context. In practice, however, the models offered by different national support agencies were recognized by our respondents as appealing to different constituencies (e.g. some tended to appeal more to churches in particular denominations, or to evangelical Christians, for example). Therefore, in combination, the different networks expanded the collective reach of these agencies across the breadth of different churches overall. It also meant a range of options had support available, given that some may be more suited to the assets and needs in particular areas than others.

With these options proliferating alongside service provision by others (including those who did not share their Christian belief), connecting and co-ordinating these responses could become challenging; for example, one respondent concluded:

‘I think we’ve got quite a lot of things happening now. What we could do a bit better is linking them up.’

In working out how to work together locally, respondents collectively aspired to ensure services were offered to all unconditionally, whilst referring people to whichever organizations were best placed to deliver the most appropriate forms of support for them. This led to questions about how any particular response might relate to those of other agencies, as well as how such work related to churches as faith communities; for example:

‘This is a challenge because [responding holistically together] then does raise professional question[s] about what’s the limit of what we can offer this person as opposed to other people, and it does offer the question as well about, ‘how does the work of this agency fit with the broader life of the Church?’’

This type of reflection in the ‘Money Talks’ generated greater awareness of the range of local forms of support available for people with debt issues, increased possibilities for cross-referral and collaboration between these, and work to address any perceived gaps. For example, through one

'Money Talk', a small church congregation realized one member was already a volunteer in the local Citizen's Advice Bureau that offered debt advice; they also began to draw on the extensive personal experience of another attendee (who had accessed a wide range of other local support services) to facilitate their ability to refer people appropriately in future. This congregation subsequently developed a credit union collection point, having identified this as a local gap. However, cumulatively, the importance of contextual reflection was highlighted, particularly in rural areas of the North East which brought challenges to the viability and sustainability of certain ways of operating debt-related initiatives. For example, whilst credit unions were mentioned across at least twenty 'Money Talks', there were mixed views regarding their local effectiveness depending on the context; at least two 'Money Talks' discussed how church hall credit union collection points in small villages were typically underutilised, despite people in these settings having particular needs to save/borrow for large one-off expenses such as refilling heating oil tanks. In such settings, alternative responses were considered, including reducing related costs (e.g. through bulk buying initiatives).

Our research therefore concluded that continual reflection by local activists is needed on which model/s of action are most appropriate for their local context, capacity and theological outlook. Such reflection can encourage potential and current activists to consider a range of options and to take into account the perspectives and actions of others on this issue, including how their own role within this context links and contributes to this wider picture. Without this, inappropriate or uncoordinated choices may lead to unsustainable service provision, fatigue and disillusionment with taking any form of action. More positively, collective reflection enabled those responding to learn from local experiences, adapt to changing contexts, develop their theological and practical understandings of debt issues, and connect with others engaged in this work.

Challenges and opportunities in strategically tackling perceived causes together

Collectively, the 'Money Talks' captured examples of this ongoing reflection in action, as groups considered their own capacities and contributions in light of the experiences of those in debt and the capacities and responses of others. For those already responding, this was part of their wider learning journey over time; as one group concluded: 'What you begin with is not necessarily what you end with'. As debt became recognized as relating to an increasingly wide set of individual and social issues (e.g. including

different forms of poverty, unequal financial systems, addictions, etc.), the importance of *moving beyond just tackling perceived symptoms of debt problems to also taking action on perceived causes became highlighted:*

‘You know, sometimes I think you’re just putting a sticking plaster on [in some existing responses to debt]. Say, for instance, the food bank, but that’s not really getting at the real, real problem, is it?’

More experienced participants had then sought to find creative ways of combining more than one response over time, both in their own work and in developing links with others. For example, as discussed above, awareness of debt issues developed through involvement in broader responses to poverty such as food banks. Often these were linked to the Trussell Trust, the largest network of foodbanks in the UK, which is ‘founded on Christian principles...[whilst] work[ing] with people of all faiths and none’ (Trussell Trust, 2016a). Having faced critiques about whether their work may focus solely on symptoms rather than causes (e.g. Lambie-Mumford, 2013), this organization’s focus had become ‘bringing communities together to end hunger and poverty in the UK by providing compassionate, practical help with dignity whilst challenging injustice’ (Trussell Trust, 2016a). This included seeing food poverty in the context of other contributing factors (such as debt, benefits-related issues and wider causes of poverty), evidenced in their monitoring statistics. In response, they developed a ‘More than Food’ programme (Trussell Trust, 2016b) incorporating different models of response alongside foodbanks, supported by wider networks of engagement with Christian and other organizations. This included exploring provision of financial triage, debt and money advice via an evolving national infrastructure of co-ordinated partnerships with specialist Christian and secular national providers of debt advice. It also included wider work such as feeding hungry children during school holidays, and delivering cookery/food-budgeting courses. Simultaneously, actions like publishing monitoring data can lead such organizations to become embroiled in debates over intensely political issues such as welfare system changes and benefit sanctions, due to the interactions these may have in beginning or exacerbating cycles of debt and food poverty.

In at least thirteen of our ‘Money Talks’, participants discussed campaigning on political issues seen as contributing structurally to the causes of debt; these campaigns were recognized as working alongside groups of all faiths and none, as part of wider civil society. One example was the campaign which led to the previous introduction of a cap on high cost credit (Financial Ombudsman Service and Financial Conduct Authority, 2014). Beyond this, the research process prompted multilateral discussion amongst several national Christian organizations over the extent to which

they might offer collective support for [The Children's Society \(2016b\)](#) campaign to introduce a 'breathing space' debt respite scheme into law, as part of broader civil society efforts to tackle 'debt traps' affecting families.

Together, the 'Money Talks' reflections showed that encountering experiences of those in debt, and seeking to address related challenges in responding over time, had led those involved on significant learning journeys as they considered existing and potential responses, including how these might be related and improved. In particular, challenges of addressing individuals' issues holistically, and of addressing causes as well as effects of debt, encouraged those involved to make connections between different models of response, and different potential levels of intervention. This was reflected in connections made practically through both 'vertical' networks (between groups responding to debt and related issues across local–national–global scales) and 'horizontal' networks (between those responding at the same scale). These included 'franchised' models of advice or support services (supported by shared specialist staff/resources), local cross-referral networks for those seeking different types of support, and looser national and global networks seeking to strategically connect groups across diverse contexts to co-ordinate campaigns on common issues. The recognition of common goals in addressing causes and effects of debt, common resource limitations, and the respective strengths of different approaches at different levels provided such groups with practical reasons to seek mutual collaborations with wider civil society, including with both those who shared and differed from their particular faith perspective. In this context, questions of how to respond more effectively to particular complex social issues like debt became intrinsically linked with questions concerning how to work together with wider groups to achieve their aims.

Conclusions – learning from this research for wider community development practice

In conclusion, this article has shown the prevalence of debt issues in local communities, alongside the difficulties of beginning to talk about these issues, particularly in churches. It further highlighted how Christian groups consider and adopt diverse responses when encountering debt issues within particular contexts, as they seek to respond alongside others. These different responses have started from different places, connected more closely with particular constituencies, adopted different models of action, and been informed by different theological and/or political outlooks. Nevertheless, our research found clear evidence that many Christian

responses to debt were demonstrating a range of connections within and across geographic scales, including connections which extended beyond those who shared their particular faith perspective, and are willing to consider extending these further. The patterns of these relationships point to the need for a more nuanced analysis of relationships and networks in forms of faith-related social action, drawing empirically on research to explore the ways in which different groups are and aren't working together in civil society on issues of shared concern. Debate continues over practices and approaches, both within and between models and contexts, and there remains a continued need for reflection on respective roles between different agencies, and between agencies, churches and individuals and groups in wider civil society.

However, the substantial engagement in the research project demonstrates how such groups working on issues of shared concern can often be open to considering further mutual learning and links with those who both share and differ from their particular beliefs and/or approach, and that action research can contribute to this process. For community development practitioners working with such groups, this highlights how action research can contribute to 'networking as a core process of community development' (Gilchrist and Rauf, 2006, p. 5), in which building relationships across diversities and scales to tackle shared issues is both 'an expression of the values of community development and the means by which it is achieved' (ibid.).

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