

Pastoral Care
in the

RECESSION

Church in Society Committee
Theology & Social Justice
Working Group (Republic of Ireland)



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Table of Contents

1.	Introduction	7
2.	Nature of the Present Difficulty	9
3.	A Theology of Recession	11
4.	The Dangers	15
5.	Money Matters: Samples from a Wide Range of Problems	17
6.	What Can the Church Do?	19
7.	Tailpiece: Faith, Hope and Love	25
8.	Acknowledgements	25
	Appendix:	
	<i>Responding to the Financial Crisis:</i>	
	A view from the Board for Social Action (Northern Ireland)	27

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1

Introduction

IN THE AFTERMATH of the ten to 15-year period of unprecedented prosperity, Ireland is now facing a severe economic recession. This heralds a new experience for many, and young families especially are already encountering daunting problems which are likely to continue for a considerable period.

The role of the Church and of the clergy and pastoral caregivers during these times is to provide a listening ear, comfort, and also practical advice about where and who to gain help from and how to survive spiritually the challenges these times will bring.

Very Revd Gordon Wynne,
Chairperson of the Theology & Social Justice
Working Group (Republic of Ireland)
May, 2009

The Nature of the Present Difficulty

SINCE THE MILLENNIUM there has been a profound change of culture in our economic world. The secure formulae that governed borrowing and lending gave way to a new way of life; house mortgages of up to 110%, huge new purchasing power, crippling personal debt, no saving of money. The lenders were responsible for this.

Huge opportunities for builders and developers suddenly arose, with corresponding huge profits and price rises. The traditional ratios of capital to lending were abandoned. The principles of caution, thrift and mutuality went by the board. Banks borrowed without limit in the European inter-bank market to fund their new lending. By the end of 2008 Ireland had one of Europe's worst ratios of loans to deposits in the banks.

Meanwhile demand and builders' profits soared, as population rose with immigration vastly exceeding emigration for the first time in modern Ireland. In one decade the population rose by 850,000, and in the peak year of 2005 no less than 88,000 new houses were completed. There was no parallel development of the exporting and manufacturing economy, no rise in real income into Ireland. The economy became lop-sided and the self-feeding vicious circle set in.

The nay-sayers were seen as jealous malcontents. Not all was bad. The huge growth in exchequer income - threefold from 1997 to 2007 - saw massive investment

PASTORAL CARE IN THE RECESSION

in infrastructure, doubled and trebled payments in social welfare, and a great rise in employment in the health and education sectors.

Once confidence in lenders began to unravel, there was nothing left but the smoke and mirrors upon which it had all rested. Nobody yet knows where the bottom is or when the upturn will begin. Foreign and global factors unleashed the end, beginning in the sub-prime mortgage market of the United States, and there was nothing left. Corporate Ireland has ceased to invest or spend. The risk is perceived as too great.

In this uncertainty, the first priority must be the restoration of growth in employment. That has to happen quickly. Exchequer income is only two-thirds of expenditure and without employment growth it is receiving a further massive double hit of reduced taxation income and rising social welfare payment approaching a scale so far unimagined. The USA needs to take the lead in the expansion of employment, closely followed by the EU.

There are signs that this is already beginning. President Obama's 'glimmers of hope' statements, combined with the Global Plan for Recovery agreed at the G20 Summit in April 2009, offers some encouragement, even if the short-term outlook for Ireland remains poor.

3 A Theology of Recession

Lending

IF EXCESSIVE LENDING is accepted as the root cause of the recession, then the extensive history of Church teaching on usury becomes relevant. This is as long and complex a story as the history of lending money is itself. In essence, the scriptural and medieval view was that the taking of interest on a loan was bad and to be minimised, if not actually forbidden. Exodus and Deuteronomy are explicit on the matter (see Exodus 22:25, Deuteronomy 23:19f), unless the borrower was rich or a foreigner.

While money was regarded solely as a medium for exchange, there was obvious justification to forbid the taking of interest. But from the early modern period, money has been seen also as capital, productive of wealth. Therefore a new view was taken from the time of the Reformation, especially by John Calvin, to the effect that the taking of reasonable interest became tolerable. The term ‘usury’ has become confined to very high rates of interest. For all that, excessive and irresponsible lending has led to devastating consequences. Wisdom and caution should return, but not to such a degree that the blood ceases to flow.

An Unprecedented Crisis

An important characteristic of the present situation is that taken as a whole it is without precedent. There are echoes of the depression of the later nineteenth century, of 1929, of 1974, of 1992 and so on, but much is new. The main aspects of the crisis are sinister and alarming. Instead of ethical behaviour in business and finance there are regulatory rules. Without either

enforcement or moral sanction the rules have been ignored with impunity, until now. The present crisis has left the system with no guarantor of trust. There is neither law nor obedience. Therefore the operating and regulating institutions are devastated by the system that they themselves created upon false and unsustainable assumptions. There is an immense opportunity, then, in Christian education to engage with deconstruction and to rebuild truth.

A few years ago there was apathy and uninterest, creeping secularism, but there is now a frontal assault on all faith in the public square. Those who maintain that faith is merely an individual eccentricity are becoming more influential by the day, especially in government, education and journalism. This attitude is spreading fast, even in Ireland itself. There are many causes, not least being the attribution of much of the contemporary world's violence to religion.

Never was the need for Christian education, in the broadest and deepest sense, so vast or so urgent. The Church must absolutely hold its nerve, and be seen to teach and to live the Gospel, or the riches of the Christian inheritance will be lost to the civilization that was built on it. History shows that every civilization has an inbuilt tendency to destroy itself, and in Ireland the Church must ensure that it does not preside over that process.

Poverty and Wealth

The responsibility of the rich towards the poor has never been in doubt throughout Christian history and in the tradition long before it. Such teaching is found

in the Holiness Code of Leviticus (see chapter 19 for a strong and excellent example), which should be combined in the mind of the reader with the teaching about rest, relief and jubilee (Leviticus 25). Examples of the consistent ethical Christian teaching could be endlessly multiplied, using quotations from the Law, the Prophets, the Wisdom literature and from the whole of the New Testament, to say nothing of all that has followed.

It is therefore extremely disturbing to read widely within the modern Christian world publicized advice to business that in order to survive the recession one of the main points to be observed is ‘Take advantage: ask for early payment and pay late yourself’ (*Source: Special Report Publishing report: ‘How will your business survive the recession, distributed with the Daily Telegraph, 29th January 2009*). It is not entirely true that the tide of globalization has been reversed and that poverty is now on one’s doorstep as opposed to being on the other side of the world. In the IT age, there is always going to be a high degree of global interdependence. We need to think of the whole human family as well as those down the road from us.

Pastoral Implications

Fear, uncertainty and lack of confidence are highly corrosive to personal relationships and to all aspects of family life. Relational breakdown is accelerating during the recession, as is well known. There is an unprecedented demand for counselling and for help in countless practical ways. In a world where ‘face’ is of great importance, it is often the hidden concerns that are the most acute.

PASTORAL CARE IN THE RECESSION

The Church everywhere needs to be and to do things that show that it is:

- Observant
 - Sensitive
 - Generous
 - Neighbourly
 - Accepting
 - Comprehensive
 - Inclusive
 - Practical
 - Ecumenical
 - Prayerful
 - Informed
 - Radical
 - Thoughtful
 - Innovative
- and much more....

How can you do these things in your parish? The list of 14 points above is intended to be a list that you actually tick, one by one. If you score less than 14 ticks are you doing your bit?

Discuss and act, and do it now. What follows may help you.

The Dangers

THE DANGERS ARE to a large extent obvious, and are already beginning to bite. They concern first loss of employment and personal dignity. Consequently there is relational breakdown, exacerbated by risk of loss of one's home due to unserviceable debt. There is a new risk of widespread addiction and the other symptoms of poverty and familial stress.

Every generation is being affected in its own particular way. In modern times there has never been so large or so young a population, without the safety-valve of emigration. Indeed there could be a new wave of immigration; jobseekers from Eastern Europe whose countries suffer worse than Ireland and who have nothing like the social welfare available here.

The risk of social unrest is massive, especially if there are half a million or more unemployed. This unrest could take an ugly racial and tribal form and be fuelled by alcohol and drugs as never before. There is, finally, a serious danger of depression, mental illness, suicide and self-harm.

Money Matters

Samples from a wide range of problems

THE CURRENT ECONOMIC downturn is hitting people at every level of society and across the whole island. Perhaps in some cases people have been greedy or unwise, but it seems as though most often the people hardest hit by the credit crunch are the ordinary people, those who have been working hard to provide for their family, or pensioners who have worked all their lives and whose savings are now worth much less, people who rely on state benefits – these are the ones who are suffering most – in terms of stress, hardship, and simple lack of money. Here are a few examples:

- Builders (a small family firm) who bought development land during the housing boom, now owe the bank far more than the land is currently worth, are likely to lose the business and maybe their home.
- The huge rise in prices of fuels and food last year hit hardest those living on least – particularly those on fixed benefits. A man is struggling with making ends meet and recently things have become more difficult for him. He is on his own in a terrace house and pays for his electricity with a card. A number of times recently the local church has had to put a few pounds on to his card to see him through until his Giro comes in. He also struggles to feed himself every week and he turns up at the local support group for lunch and the Men's

PASTORAL CARE IN THE RECESSION

Lunch Club for dinner (he is not charged the usual fee as he can't afford it).

- A family where the father pawned the children's Christmas presents a few days before Christmas – and there was no money to get them back.
- A young couple in their twenties - the husband works for a company that is closing down and he will be made redundant. When they bought their house a couple of years ago they were advised to take out a fixed rate starter mortgage, that is now coming to an end and the new mortgage will cost far more – and far more than they can afford without two incomes. They have put their house on the market but cannot sell it.
- A church on the outskirts of Belfast that makes up food parcels to give out to families in need each week has had double the number of requests since Christmas.
- A project that provides good quality second-hand furniture and household goods to families referred on from social services or the Simon community has never had so many requests for help – and from families who have nothing.
- A widow whose life savings used to provide a small weekly income to supplement her pension has found that with the drop in interest rates she has almost no interest.

What Can the Church Do?

What can the Church do? The Church can help people in many ways in a situation of this kind. Indeed to be true to its Master, the Church must do many things at this time which it might not otherwise contemplate. The Church needs to make best use of its advantages: unrivalled local knowledge, strong moral purpose, cohesion in community and experience of pastoral need, for example. There is a necessary **reordering of values**.

Consumerism and the cult of celebrity are shown up as their true hollow selves in present circumstances. Build up community and downplay individualism. Far be it from the Church, to preach a grey-headed, dour sermon against youth and glamour. A young and attractive outlook is vital. But let that outlook include the wisdom of the old, the simplicities of home life, the enjoyment of things that do not require huge money or technology or travel. Let the real world once again assert itself against the virtual one.

Consider the following examples of practical suggestions for parishes, schools, colleges and others working in groups at the local level:

- *SWOT Survey*: Begin with an honest analysis of your strengths, weaknesses, opportunities and threats.
- *Mentoring*: Let the wisdom of the older managers and business leaders of the community become available to their youngest colleagues. Set up men-

PASTORAL CARE IN THE RECESSION

toring and advisory groups and facilities whereby the experience of former hard times can be harnessed to the new reality.

- *Counselling*: Actively encourage new counsellors to train and become qualified in helping people to overcome relational breakdown and all else that troubles them.
- *Prayer*: Be apposite and well-informed in prayer. Set up a liturgy group in the parish to formulate the weekly Prayers of the People. Pray both locally and globally.
- *Finance*: Let wise financial heads be brought into the service of all who need them. Let everyone understand the need for confidentiality as never before. Reckon up the available charitable and other resources and use them.
- *Education and Skills*: Get ready for the upturn. Find out where in your locality you can get educational resources for PLC courses and in certificates and diplomas in relevant subjects from FETAC level 6 upwards. Tell people who need to know about these things. For NI see <http://www.nicourses.com/> and for RI see <http://www.gotocollege.ie>
- *IT*: The advantages of computer literacy, especially for older people, have never been more urgently or acutely in need, in terms of speed and effectiveness of communication of information. Children and young people - teach your elders. Persuade them of what they need to learn and show them how. Do it in classes in the parish hall.

PASTORAL CARE IN THE RECESSION

- *Basics Banks:* Join together with other local churches to provide ‘basics banks’ where the necessities of life are available in an organised way at very short notice for those deprived of them. This would include food, furniture and indeed, citizens’ advice.
- *Language Skills:* Find out who in your community can speak specific languages and engage these people to use their language skills to help people from other countries in need.
- *Poverty and Fair Trade:* While the unemployment rate in Northern Ireland is approximately 6% and the Republic of Ireland 11%, countries such as Nepal (46%) and Zimbabwe (80%) are experiencing poverty on a scale virtually unimaginable compared to Ireland’s difficulties. There is still a huge need for Fair Trade communities and churches and individuals to continue supporting the Bishops’ Appeal. See: <http://bishopsappeal.ireland.anglican.org/> and <http://www.oxfamireland.org/>
- *Regional/Diocesan support:* The United Dioceses of Dublin and Glendalough plans to open a Diocesan Employment Centre by the summer of 2009, to provide a space for support groups, one-to-one discussions and assistance finding jobs. The Centre is designed for the needs of people from a variety of backgrounds and plans to link with other complimentary employment organisations.

This list could be multiplied on a grand scale. These are only examples. They should be viewed in the light

of certain principles, of which the following come first to mind:

- *Neighbourliness*: The Christian call to be a good neighbour, and to love one's neighbour as oneself, must be an overarching principle and should never be departed from in any of this action.
- *Voluntarism*: This is a traditional Irish skill that needs to be reignited. The fading rural voluntary spirit of 'meitheal' (meaning collective and inter-dependant spirit of effort traditionally within work groups at harvest) is never more needed than now. Voluntary work and codes of practice for volunteers are already well established in many sectors and now need strengthening afresh, with new application to areas of action not recently needed or only served by paid staff that can no longer be afforded. Time, it needs to be said, is sadly no longer a scarce resource for many talented people.
- *The Rural Community*: The Church of Ireland has always seen itself as strongly and deeply rooted in the countryside. The time has surely come for the re-emergence of the farmer as the mainstay of rural life. The recent constraints placed on agricultural production and land usage cannot survive the present difficulties in a world that is to any extent rational. There must be a return to the life and work of the farm for many of those who have looked elsewhere in recent years. The Church is highly influential in the IFA and the farming industry in all its ramifications. Let us wish the farmers well and do all in our power to support their growth among us.

- *The Environment:* The present trouble will pass, but our responsibility as stewards of creation will not pass. All things should be done, and still be done, with the utmost respect for the environment and its needs. Our new behaviour must integrate with the need to be green, not supplant it in our minds. Indeed it is common knowledge that some of the best business opportunities at the present time are green opportunities, and nothing will work unless it makes green business sense. It is also common knowledge that the more we ignore the environment the more we hurt the poorest of the poor.
- *Study:* To be well informed, reflective and worthy of Christ, the Church must study. First, there is the Bible. Study the material indicated in section 3. Also study the biting words of the prophets, such as Amos and Joel. The time has come to be much more appreciative of the Wisdom literature. The great eighth chapter of Proverbs writes about wisdom as opposed to smart cleverness, a distinction sadly lost of late. Read the ethical parts of St Paul's letters, like Romans chapter 15. Finish by contemplating the Psalms: what better than Psalm 42 just now? Study also the rich tradition of Church teaching. Begin with Augustine and the Ecumenical Councils. Study modern writers in Christian ethics like Robin Gill, and Alasdair MacIntyre.

Look at official Church pronouncements from the Lambeth Conferences of recent decades. Catholic social teaching is well summed up by the Pontifical Council for Justice and Peace *Compendium of the*

PASTORAL CARE IN THE RECESSION

Social Doctrine of the Church (2005), available online:

http://www.vatican.va/roman_curia/pontifical_councils/justpeace/documents/rc_pc_justpeace_doc_20060526_compendio-dott-soc_en.html

Never forget the Orthodox strengths in preaching of the mercy and kindness of God. Russian mystics like St Seraphim of Sarov have much to teach us. Ask your clergy to guide you in these things.

Many of these resources are freely available to use in the Representative Church Body Library in Dublin, an excellent resource for all. Those who sign up to membership at the nominal price of €5 per year (or €40 for life membership) are additionally entitled to borrow reading materials.

- *Community*: The time has come to reassert the value of community so strongly championed in our tradition from ancient Israel onwards and also throughout the classical inheritance from the time of Socrates. The overblown individualism and self-centredness of recent times has done serious damage in terms of community fragmentation. That damage must now be made good. For positive efforts that are being made in Irish society, north and south, see these sources online:

<http://www.activecitizenship.ie/>

<http://www.volunteering-ni.org/>

- *Time*: It is no longer the case that nobody has time to spare. Bad though that often is, it can be beneficial to see time as a great resource, to be used for listening and the rebuilding of historical connections, stability and perspective, through the experience of the older people and in other ways like visits to historic sites and places of cultural value.

Tailpiece: Faith, Hope and Love

NEVER WERE THE THREE great Christian watchwords of faith, hope and love more needed than now. Perhaps, the one that we should work on most at the moment is hope.

How? By expanding employment, first and foremost. For that, let the last word be the parable of the talents and all that it implies. Read Matthew 25:14 -30 and act accordingly.

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APPENDIX

Responding to the Financial Crisis

A view from the Board for Social Action
(Northern Ireland), May 2009

THE CHURCH HAS A ROLE TO PLAY in assisting individuals and families in economic crisis. This may be as provider, encourager or giver of information to people in need. The Church has many resources - people with skills and knowledge, networks and contacts, buildings that are often under-used, and a message of hope for all. This we believe can add value to the variety of programmes for help and development targeted to those in need already in secular society.

Many Churches are already doing tremendous work in this area, and have a role in sharing their practice and ideas with others as well as continuing work already begun. Other Churches want to start work and would, we hear appreciate help and advice on 'what works'.

The Church of Ireland's Board for Social Action in Northern Ireland in conjunction with the Church's Ministry of Healing recently facilitated a meeting between representatives from community and voluntary groups, and Churches. Through dialogue with these bodies the Board for Social Action aims to encourage and give information about areas where people in need - particularly financial need - can access help and advice.

It is recognised that each person in need is an individual. Each person may require different types of help depending on their specific situation. With this in mind the group that met is now working together to

PASTORAL CARE IN THE RECESSION

develop an article for circulation through community magazines and parish bulletins, websites and communicated in other appropriate ways to as wide a range and number of people as possible. The information contained in it will be divided into the following areas:

- Where to access education and help on money management;
- Ideas and contacts for immediate help to mitigate acute circumstances where there is, for example, no fuel or food left and no money to buy more;
- Ideas and contacts for ongoing help to encourage the Church in its community outreach.

Information for specific contacts will include websites and telephone numbers. Details will also be given on ideas that have been found to work elsewhere and how to contact the individuals or communities behind them for further detail or discussion, so that good ideas can be spread and tailored for local need.

The Board for Social Action is delighted to have facilitated the first meeting in this initiative, and looks forward to developing strong partnerships with other Churches, community and voluntary sectors, to help those who are currently marginalized by the financial crisis in our society. For further information about this work, contact:

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