

# Encountering Rural Poverty: Making a Difference?

**The Cheviot Centre, Wooler**

**Tuesday 10 July 2018**

This was the second 'contextual practice workshop' organised by the Rural Strand of the Diocesan Strategy. Our aim is to explore contemporary themes that impact on the future of the rural church in our diocese and beyond, in the hope that through our conversations we may learn how that church might work more effectively and strategically.

The workshop was convened and hosted by Suzanne Cooke, Team Vicar of Wooler, Doddington, Ilderton and Kirknewton and was jointly presented by Peter Robinson, Archdeacon of Lindisfarne.

Our aim was to investigate the nature of rural poverty, a gnawingly destructive presence that is often masked in the grandeur of the Northumbrian landscape, and to consider how the church might best respond to it at a series of levels from the personal to the organisational.

In the morning we listened to presentations on rural poverty in Northumberland, its challenges and ways forward, by Sarah Kidd of the Economic Policy Team within the Chief Executive's Office at Northumberland County Council; on personal debt and finance by Liz Chadwick, the Project Leader of the Newcastle Just Finance Foundation, then a more specific context for our discussions was provided through an account by Tom Johnston, the leader of the Glendale Gateway Trust, on its distinctive and imaginative response to rural poverty through community-led housing schemes and the re-imagining of other town-centre buildings in Wooler.

## **Rural Poverty in Northumberland**

**Sarah Kidd** set out, she said, to 'spill the beans' on poverty in rural Northumberland.



She began by drawing the stark contrast between the rural idyll portrayed in the media and the hidden reality and nature of poverty within it.

A few start figures set the context:

Northumberland is 96.7% rural - the home of 49.1% of its population, some 156,000 people, but there are many different kinds of rurality. She contrasted Cambois and Bellingham, settlements of a similar size, but with a widely different character, economy and levels of access to services. Both these are different too from the Tynedale commuter belt, where incomes and

prices are relatively high, but still encompass pockets of real poverty.

A person is in poverty, she argued, when they can't afford an ordinary living pattern and are thus excluded from the activities and opportunities that the 'average' person enjoys in their society. More specifically, this occurs when a household income falls below 60% of the median household income; but spending power is an important indicator too, which must only be calculated after tax and benefits have been deducted from that income. Poverty data must also be adjusted to take into account the number of adults and children who live within each household.

Sarah pointed out that people often fail to recognise that they live in poverty, but they are certainly aware that they struggle to make ends meet. She speaks out of the experience of her own rural childhood in the county. The word 'poverty' is emotive and often interpreted negatively in the press and social media: if the poor are poor, isn't it their own fault? Hasn't it always been so? Attitudes are tribal. But Tom's work with the Glendale Gateway Trust shows that people may be enabled to make their own way out of poverty and be empowered to make their own choices.

If poverty is hidden and relative, bald statistics often fail to reveal its presence and nature. The level of social deprivation in Northumberland, for example, falls roughly mid-table in the list of the 326 local authorities: 182 authorities are more deprived. 15,000 children in poverty in Northumberland is not excessive in a national context, unless you happen to be one of them. But poverty is insidious. Employment is no guarantee against it: 67% of those in poverty are in working households. It affects health and life expectancy (a yawning gap of 9.6 years in male life expectancy between the least most deprived wards) and educational achievement, right from the very beginning of a child's experience of learning. There is a staggering 11 month difference in development in three year-olds at Nursery School between those living in the least and most deprived wards. And poverty exists in pockets. In affluent Hexham for example, there are just 12.7% of people in poverty in Hexham West, but 24.2% in Hexham East. Numbers must be regarded with care. On their own they fail to tell the full story. Figures at county level tend to cancel each other out and yet there is a marked lack of data at district and sub-district levels. Do we really know how many people are experiencing poverty?

And what is the distinctive nature of rural against urban poverty? Is it true that the countryside may be a place where in tighter-knit communities people look out for one another? Rural Northumberland may be beautiful, but you can't eat the landscape. Retired farmers in the county, for example, often find it difficult to afford housing and to experience both poor health and isolation. What is it like to be skint, Sarah asked, in the countryside? What does the index of material deprivation reveal? There may be relatively high employment



levels, but rural wages are dependent on seasonal work and the necessity to perform more than one job. A comparison between those who are able to commute to work shows that wage levels in the countryside are markedly lower, especially for women (£569 per week for commuting males against £468 for those who work in rural areas, and £480 for commuting females against just £406 per week for rural-based women). Levels of skills and qualifications are low and the rate of benefit take-up is lower than in urban areas. Housing and fuel is expensive and choice is limited. Both young and old may experience social isolation. Access to opportunities including digital technologies may be more limited.

No one answer exists to this complex problem. Some parish councils exhibit hugely different degrees of activity, awareness and engagement, whereas the confidence of a community to grasp opportunity helps greatly to define the character of that community. At an organisational level Sarah suggests that it is possible that the 'Borderlands' initiative linking local authorities on both sides of the border may release funds to help to grow local economies, even post Brexit.

Community action may be facilitated by the church and by individual members of the church community. Peter Robinson cited Bob Burston, Team Rector of the former Glendale Group Ministry, who from the 1990s fought hard through his advocacy of the Glendale Gateway Trust and Chairmanship of the Northumberland Rural Community Council to make a difference in Wooler and beyond. He was, Tom agreed, both a powerful anchor and a superbly effective link with the wider church community, and brought a strong ethical dimension to the work of both community organisations.

### **Household Finance and Debt in the Rural Context: the Church's Perspective**

**Liz Chadwick** began by headlining the stark figures underlining personal debt in the UK and in our region more specifically.

There are 8.3 million British households trying to cope with problem debt. 1.4 million adults are vulnerable due to borrowing simply to fund everyday essentials. A quarter of parents



surveyed by The Just Finance Foundation said that they worried about providing food for their families. 66.8% of people admit to not planning financially for life events. More surprisingly (and shockingly) perhaps, Liz revealed that 50% of all adults in North East England have less than £100 of savings. And the average car repair bill stands at £1,341.

The poor are trapped by a poverty premium that, for example, means that if they must rent to buy household items, such as furniture, the total sum will amount typically up to four times the value of the item. When they fail to pay the items are recovered and re-sold as pre-loved.

Money remains a difficult subject to talk about, sometimes all but impossible, and if this is to change we need a correspondingly massive culture change. One way in which this may be achieved is through Savings Clubs, encouraged by the Just Finance Foundation. 48 of these have been started across the country aimed at Key Stage 2 school students, who have now saved £50,000. The Lifesavers Club at Josephine Butler Academy in Ashington has been a particular success, for example, with saving of £3,000 on its books. The Northumberland Community Bank, launched by Archbishop Sentamu in Hexham in 2015 is another way of promoting responsible saving and borrowing, especially important in that around 60% of Credit Unions in South East Northumberland have failed. Liz hopes that more church members will be attracted to invest in the bank – and thus make a real difference to lives.

Liz points out that the Bible is not at all squeamish about money. Three observations stand out:

1. In the New Testament, Jesus offers more wisdom about and has more to say about money than about any other subject apart from the Kingdom of God.
2. Jesus talked so much about money that 16 of the 38 parables are concerned with how to handle money and possessions.
3. In the Gospels an amazing 1 out of 10 verses deal directly with the subject of money. The Bible offers 500 verses on prayer, fewer than 500 verses on faith, but more than 2,000 verses about money and possessions.

Liz agrees with Sarah that rural poverty can be difficult to see. It is, she says, like faith: you can't always see it, but it's there. Consumerism drives debt, even in small invidious way (the lipstick factor!), but more particularly in urban areas where shops are passed every day. In the countryside shops are very thin on the ground, and a lack of money in rural areas may seem like a prison sentence, especially given the cost of owning and running a car and the lack of public transport.

**The Just Finance Foundation** grew out of the Archbishop's task Force after Justin Welby served on the Parliamentary Commission on Banking Standards, which investigated the 2008 financial crash. It has four aims and values. The aims are:

- **Financial Services:** Increase the supply of fair and affordable finance and financial services particularly for low income households.
- **Capability and Access:** Build people's motivation, expertise and access to fair financial services.
- **Future generations:** Equip future generations to manage their money wisely.
- **Local communities:** Develop fair financial systems in local communities.

The key values are: Wisdom, Generosity, Thankfulness and Justice. Liz challenged us to reflect on each of these. Her questions are followed by a response (in italics) from the

discussion that then took place in five groups (two groups engaged with the theme of generosity)

**Wisdom:** How can we walk alongside people who struggle to make ends meet?

*We must speak truth to power and act as go-betweens, but above all listen actively and attentively – and know the people we serve.*

*Liz added that we have to be inclusive – with the people.*

**Generosity:** Do we give generously to our church to support its mission (does it have a mission?) and allow it to be the welcoming place for everyone in our community and not just a place for Sunday worship?

How can we use our buildings imaginatively?

*We need structured, systemic generosity – follow the money! Generosity breeds generosity and abundance thinking is sometimes as important as actually having money and resources. Generosity may mean making oneself vulnerable and demands bravery. Our buildings are a key asset in this.*



*Liz commented that we need to channel money into our own community as well as giving outside it.*

*We need to be self-aware. Sometimes we think we're being generous - and we're not. We need to be generous in the whole community and give our time and talents as well as money.*

**Thankfulness:** How do we show our gratitude for all that we have been given in our beautiful villages and towns?

*An opportunity exists around an awareness of a shared experience of poverty (the church may be asset-rich but is cash poor). We would like to be optimistic and thus to be a conduit of thankfulness. Personal gratitude is a good starting point.*

**Justice:** How do we treat our neighbours as ourselves and strive to make everyone in our communities feel valued and welcome?

*Do we use our voice well? Can we open up our spaces to engage with people better? Churches are like sex shops – you can't see what's inside! We need to engage with the community in new ways and be realistic about our own situation and realise that we may need to find a locus of engagement that is not always tied to our buildings – alternative safe spaces. Do we use our voice well? Are we guilty of talking more about fetes and flower festivals than justice and peace?*

*Liz added that the Just Finance Foundation is doing pioneering work, beginning here in the North East, but now also in London, Liverpool and the Black Country. One of the most significant early achievements of the Just Finance Foundation is that a nation-wide cap has been imposed on the rates of interest charged by pay-day lenders.*

### **Glendale Gateway Trust – A Case Study**

**Tom Johnston** told the story of the Glendale Gateway Trust. In his welcome at the start of the morning he revealed a poignant connection with rural poverty in that the building in which were meeting, the Cheviot Centre, began life as Glendale Union Workhouse.



The Glendale Gateway Trust was set up in 1996. Northumberland Rural Community Council, chaired by Bob Burston and supported by the people of Wooler wanted to address the problem of affordable housing as well as to create business and employment opportunities. They had been inspired in part by the Holy Island Development Trust which created housing for local people, and partly as a result of that ensured that the island school re-opened.

Their preferred mode of working was firmly bottom up using tools such as village appraisal. There were a number of empty shops in the High Street, some of which were owned by absentee landlords. The Local Authority had been

reluctant to act. This provoked ‘a lot of banging fists on the table’ before the Glendale Gateway Trust came into being.

Its first achievement was a drop-in centre for young people was opened in 1997 in the former Mechanics Institute.

The Trust right from its inception also saw an opportunity to reduce the fragmentation of places in which people met and to create a single space. The Trust prevailed and in 2001 the doors opened on the Cheviot Centre, which houses tourist information, and eventually from 2012 the library too. Pulling things together made them more sustainable. The library, for example, previously open only 12 hours each week could now be open for 36 hours.

The first affordable housing was created in 2004 on a site that is now Josephine Butler Court. Its success, with three flats for young people may be seen in the fact that the one three-bedroom house on the site has been occupied by the same tenant and her family since it opened.



The Trust now has the care of 18 homes on a variety of town centre sites, providing affordable housing for people of all ages. They are, Tom argues, a modern equivalent of almshouses and as such are the latest manifestation of a proud tradition in Northumberland of community-led housing. Their restoration and maintenance also serves to keep and re-circulate money with the local community.

It does not necessarily follow that affordable housing unlocks local employment, but it has enabled some young people to take up local work opportunities especially in the hospitality industry and others have managed to work remotely. Commuting is often a too expensive an option.

In 2006 the Trust acquired the Youth Hostel and has now let it to another company. The Trust's policy is to enable projects to happen, but not always to take prime responsibility for them.

Over the years the Trust has had to become more of a business, especially as grant funding has become harder to access. The Cheviot Centre now houses 10 business spaces with jobs for 20 people. It has become a true community hub.

Funding through Community Bonds brought valuable income, but since 2009 it has become harder to support 'fluffy' projects which added a great deal of value to people's lives such as the 2006 celebration of Josephine Butler and the support of smaller community groups such as the Camera Club and Women's Institute.

The Trust continues to be passionate about finding uses for empty properties and keeping a vibrant town centre. Possible future plans, a little further from the town centre include the investigation of a co-housing project on a site opposite the Old Vicarage.

After lunch, Tom took the group on a walk to see some of the sites in which the Trust has been active including Josephine Butler Court, a former manse and the former library – the latter two sites providing accommodation for older people, needed all the more since a sheltered housing scheme closed in 2011.



There has always been a degree of opposition to the Trust too. The Parish Council, for example, opposed the building of Josephine Butler Court, but this has been balanced by the staunch support of others, including those prepared to support the Trust's work through legacies.

### **The Rural Church's Response**

On returning to the Cheviot Centre the group were invited to reflect in round-table groups on three questions that were also asked at the first contextual practice workshop held in March 2018 at The Sill. These are:

- Can we see God doing anything here?
- What kind of faith is formed here?
- What are the possibilities for transformation?

In addition, Peter Robinson challenged the groups to provide some guidance about outcomes and action – guidance about 'where we might like to land', and he suggested at least five dimensions or levels of response:

- Personal
- Community (face to face)

- Networks
- Structural
- Organisational

The discussion, both in groups and then in the following plenary was inevitably wide-ranging, but the main points made, under each heading were as follows:



### **Can we see God doing anything here?**

The groups recognised a tension between the rich, living-giving experience of finding God in community and the stark absence of God in the isolation, abandonment and diminishment of rural poverty – at a personal and sometimes structural level as is shown in the plight of the agricultural community after a challenging year and facing an extremely uncertain future. God may, however, work through people, whether they recognise it or not, in generosity, in tenacity, creative hope and confidence. And sometimes, where hope translates into new beginnings, God may be recognised in resurrection.

### **What kind of faith is formed here?**

The significance of the communal dimension of faith and of salvation is easier to understand in the countryside. Individuals can translate a faith grounded in gratitude, humility and righteous anger into a ‘can do’ vision, that has a rich potential to sweep up others in a movement to strengthen community and build a shared vision.

### **What are the possibilities for transformation?**

Yet again, the centrality of community dominated the responses, building on the responses to the previous questions. The church’s tenacity is important here too, in its ability to be there in the hard places and not to give up, facing up to opposition, often surprisingly open to new possibilities, with a willingness to learn from as well as work with other groups, and all this to build confidence and capacity.

### **More specific outcomes:**

**Personal:** church members’ daily lives are key in their awareness of context, needs and abilities within communities. Individuals may be a prophetic voice.

**Community:** the church can be an effective bridge between individuals and the wider community, which can result in mutual empowering, through training, sharing of information and skills – for example, in accessing grants. The ‘can do’ mentality is central to this, but also the courage and humility to recognise that the ‘answer’ may lie in the wider community and not in the church. Less positively, we may sometimes be guilty of dealing with symptoms rather than addressing root causes.

**Networks:** the church can be an effective in helping to access a wide variety of networks in the wider community. Indeed we are often more tightly seeded into a network of networks that we imagine. The church's own experience of learning and of building capacity is important here too, even its experience of sharing skills and good practice at a



deanery level. In turn, deaneries need to be flexible enough, with sufficiently porous borders to allow networks to be more sure-footedly in touch with each other. There is an urgent need for us to understand and respond appropriately to the extreme pressures on the agricultural industry in our region in partnership with a range of groups including FCN RABI, NFU, CLA, Community Foundation, Newcastle University (Mark Shucksmith) and NCC. This must also be on the agenda of the Guiding Coalition of the Diocese's Rural Strand. Our response, in partnership with the Bishop of Newcastle, must clearly be at a structural and organisational level too.

**Structural:** the church brings a deep commitment to collaborative working and team working and has a deep understanding of complex, intertwined structures, balancing an ability to work with a multiplicity of leadership models, not all of which may be helpful, with an ability to talk with all levels of power and influence within society. Our experience of working in and through partnership is a powerful metaphor for how things can be done: the church may become a kind of development trust.

**Organisational:** although a rural voice is not always heard as loudly within church structures as some of us might like, the rural church still has a powerful prophetic voice directed both at the Church itself and the wider community, ultimately founded on a generosity that is God-given and God-driven. Such a prophetic voice may challenge at many different levels some basic assumptions such as what is truly public and what is private. We need to work to ensure that we talk about real lives when we address both ecclesial and secular bodies such as Borderlands.