

# Farming Industry

This has often been exacerbated by financial pressures, long working hours and the increased isolation experienced by many in farming. 'Farm situations are often complex, with home, livelihood, business and family entwined together.' (RU Source The Rural Information Network)

A recent harvest analysis makes this clear when it says, 'The UK harvest has been rain affected and incurred high drying costs as a result ...' One estimate is that the wet weather has cost more than £300m in lost income with drying costs estimated at £168m. There has also been a knock on effect as the winter sowing of next year's crops has been delayed. The Health and Safety Executive have reported a rise in farm accidents, possibly in response to working late into the night to try and salvage the harvest. More than one in three fatal farm accidents occur during the harvest month.' (The Rev'd Nick Reed, Chaplain for Agriculture and Rural Life)

Please do remember and keep in your prayers our farmers and the farming industry.

Dennis Handley  
Advisor, Rural Issues



## Rural Poverty

Rural poverty differs from urban poverty in that:

- Self employment and seasonal employment feature more.
- The cost of goods and services are higher.
- There are more people classed as long term sick or incapacitated
- There is a relative lack of public and private services available.

The Commission for Rural Communities report "The State of the Countryside" published in July 2008 found.

- One in five rural households now live in poverty.
- Poverty rose by 3% in rural households compared to 1% in urban households between 2004 and 2007
- Increasing inequality within rural areas themselves with a widening gap between less and more sparsely populated areas.
- Fewer outlets to services and poorer accessibility for people without cars.
- Rural wages are lower than urban so there are more people in poverty who are in work.
- In some sparsely populated rural areas house prices are up to 9.7 times the annual household income.
- The need for affordable housing is not being met.

At a local level in the Yorkshire and the Humber area it can be clearly demonstrated that in the former coalfield areas (Barnsley, Doncaster, and Wakefield) over a quarter of the rural population live in poverty. However, in addition to this concentration of poverty, statistics also show that much more rural poverty is in fact hidden as it relates to families living in poverty in areas that are themselves quite affluent, this makes it much more difficult to spot and to respond to.

Rising fuel prices are universally felt but again there are specific rural issues:

- High fuel prices hit rural areas hardest, particularly in lower-income households, where **50%** of income goes on essentials including fuel costs.
- Rural people have to rely more on oil or bottled gas for heating where costs have doubled over the past year.
- **42%** of rural homes are not connected to mains gas so 'dual fuel' discounts are not available to many rural residents.
- A third of homes in rural areas have solid walls compared with **26%** in urban areas. These cost more to insulate but just **10%** of Warm Front grants go to rural areas. Pension credit is a key eligibility criterion for grants but **250,000 eligible pensioners** in rural areas aren't claiming pension credit.

Hugh Baker  
Advisor, Rural Issue

### WAKEFIELD DIOCESAN SOCIAL RESPONSIBILITY GROUP

If you have any comments on this publication, or any queries regarding social responsibility, please contact the Diocesan Social Responsibility Coordinator, the Revd. Maureen Browell on 01484 545085. Email: [maureenbrowell@talktalk.net](mailto:maureenbrowell@talktalk.net)

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# Theology & Society

Issue 1

Transforming Lives: Transforming Congregations: Transforming Communities

**Welcome** to the first issue of an occasional publication from the Social Responsibility Group for the Diocese of Wakefield.

*Theology and Society* is a resource for clergy and laity across the Diocese and aims to include theological reflection on topical issues, information about resources, courses and events, as well as book reviews, comment and ideas.

This first issue focuses on the subject of poverty. It looks at the experience of poverty from different angles and offers suggestions of where you can go to find out more on the subject.

*Theology and Society* covers a very wide brief, so this is where your help is required... If you have an interest, or even a professional background, in a relevant subject area and would like to contribute to *Theology and Society*, please get in touch as we would be interested to hear from you. The contact details can be found on the back page.

To obtain further copies of *Theology and Society* please email Keith Griffin at [revdkg@tiscali.co.uk](mailto:revdkg@tiscali.co.uk) or telephone Church House (01924 371802).

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Keith Griffin & Maggie McLean

**Older People's Issues**

Carol Wardman

## 'The poor you will always have with you'

(Deut.15:11, Mt 26:11)

The Old Testament theologian Walter Brueggemann suggests that whilst the Exodus feeds the popular imagination with a great narrative of God's overwhelming powerful love its defining moment is not about 'water'. The defining moment of the Exodus is the rescue of a nation from economic disaster. What follows in Deuteronomy, particularly chapter 15:1-18, is how this Exodus narrative is to be transposed into economic policy and practice.

Deuteronomy 15 juxtaposes 'there should be no poor among you' and 'there always will be' and this juxtaposition is important as it stops us on the one hand running after some utopian dream and on the other doing nothing at all to eradicate poverty. Commenting upon Jesus' use of this passage in Matthew the systematic theologian John Bolt writes: 'What is intended by his (Jesus') observation about the poor always being there is that their presence gives us untold opportunity as well as ongoing obligation to aid the needy'. Bolt contends, in his article on Christian Obligations, that the Bible does not simply call for redistribution from the wealthy to the poor as the answer to the problem of poverty. Rather, the God revealed in scripture places responsibilities and obligations on all of us, including the poor themselves: 'The year of Jubilee was not a matter of redistributing wealth per se but a restoration of opportunity to create wealth'.

It would be foolish to suggest that the economic system of ancient Israel, a system for an agrarian situation with a closed community of fellow believers, can be a template for our modern, urban, pluralistic, industrial world. But as the Old Testament scholar Christopher Wright emphasizes, while we are not to imitate Israel's laws, neither are we to ignore them. All economic systems have one thing in common which crosses every divide, whether social, political, religious or temporal, and that is that all economic life involves exchange between two parties who must be capable of assessing the value of what they seek to exchange: 'only human beings create wealth and can be said to be rich or poor; poverty and wealth are values created by humans.' (Bolt)

In God's economy, people came first. The OT law recognised that full equality was impracticable as there are many reasons why some people become poor and others rich.

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# Probably not getting enough: Older People and Poverty

Carol Wardman, Chief Executive, Age Concern Leeds and Adviser for Older People's Issues

In theory, with state pensions, Pension Credit, Winter Fuel Allowance, Housing and Council Tax Benefit - not to mention free TV licences, bus passes and prescriptions - no pensioner should be destitute. Indeed, many senior citizens doughtily claim they've never had it so good: 80% of all personal wealth and 60% of all savings belong to the over-50s, the over-65s own £460billion-worth of un-mortgaged property, and the vast majority of even the over-85s run a current or savings account. No wonder there are so many ads aimed at the lucrative 'grey market'.

But the very plethora of benefits and increasing complexity of financial life leaves substantial numbers of older people at the bottom of the money pile. The basic state pension [£90.70 per week for a single person or £145.05 for a couple] is hardly a princely sum - as even the government admits, offering Pension Credit to top it up if total income falls below £198 a week per couple, or £214 for a single person. And although nearly two-thirds of pensioners receive at least half their income from state pensions and benefits, staggering

amounts of Pension Credit, Housing and Council Tax Benefit lie unclaimed. Bad experiences with previous attempts, lack of advice and the complexity of claim forms are largely to blame, and millions - possibly billions - are missing from older people's pockets, and from the economy, as a result. During a takeup campaign at Age Concern Leeds last year, the average amount of unclaimed benefits recouped, including backpay, came to more than £1500 per person.

Poverty worsens with increasing age, and it's the usual suspects who are the worst off: women, ethnic minorities, and the very old. Women's state pension entitlements amount to only 35p for every £1 earned by men. Amongst ethnic minorities, the combination of low earnings, language barriers and lack of awareness of benefits leaves up to 43% of older people below the poverty line. And whilst 1 in 6 are defined as poor in their 60s, the figure rises to 25% of the over-85s. To our shame, we are bottom of the EU league for pensioner poverty.

## 'The poor you will always have with you'

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However, the law ensured that the subsequent inequalities were neither permanent nor exacerbated over time. The Jubilee was not about charity, but about restoring to families the ability to provide for themselves. Ownership of land in Israel was never absolute: it was owned by God for the benefit of the people. Its purpose was not profit maximisation, but community well being. We may need to do a lot of creative thinking to apply the values we see in the Bible to the economy of today. But the task of doing this - as we see the collapse of financial systems around the world - has just become more urgent. Christians have a responsibility to reflect and act on the lessons of loosely regulated markets and a financial complexity which has now come to look little better than pyramid selling.

The present crisis in the global economy will probably come to hurt most those who have least. The poor will bear the burden of falling trade and of charities with less income and fewer assets. The economist Thomas Sowell suggest that the question is not, 'how can we get rid of poverty?' but rather 'what are the conditions under which the creation of wealth is possible?' For all the world's citizens to share in the opportunity for a decent income it looks increasingly likely that the economic order will need to change. The West is being humbled by the crisis in banking. For all our sakes it is now time to allow the poor a greater voice in shaping the values of the economic order that is to follow.

Maggie McLean  
Advisor, Theology and Society

## Urban Issues – Poverty

Poverty has certainly been a major topic in our newspapers, on our television screens and during discussions at various events that the Bishop's Advisers for Urban Issues have attended over the last few months. There has been a dramatic rise in the number of people facing financial difficulties who are living in many of our parishes. This is particularly noticeable when we talk with parishioners on our housing estates and in many town and city centres.

The recent ECN (Estate Churches Network) Conference focussed on two estates in Manchester and Bradford, showing examples of how clergy are dealing with this particular issue in creative and positive ways. Bishop Stephen Lowe also contributed to the debate, showing how the Government is beginning to recognise the impact that faith communities have on their local neighbourhoods, especially when it comes to dealing with the important issues that affect family life, community cohesion and regeneration.

More locally, the Advisers organised a meeting with Bradford-based CAP (Christians against Poverty) to see how that particular organisation might help those of

us working in areas of deprivation and poverty, and especially in helping those struggling with debt. The meeting was also arranged in order to re-establish a support network throughout the Diocese for those clergy (and others) working in urban / estate parishes. We would also recommend that clergy receive the regular newsletter produced by Church Action on Poverty which contains some very interesting and practical ideas that have proved useful in other parts of the country.

As the present financial situation continues into 2009 there will, no doubt, be more and more vulnerable people who find themselves struggling with debt and finding themselves on or below the poverty line. Finding practical and realistic ways of 'helping the poor' – one of the important Gospel imperatives – will be a challenge for all of us working in urban / estates parishes during the year ahead. By working together and supporting each other, let's pray that God will enable us and encourage us as we minister to those in need.

David Fletcher, David Nicholson  
Advisors for Urban Issues

Meanwhile, more people are reaching retirement age with a history of using credit, changing utility companies, and choosing service providers. Which is fine until frailty and forgetfulness, or the loss of the financially savvy partner, leaves someone with a multiplicity of bills, seductive advances from credit companies, and the realisation that they've inadvertently signed up to half a dozen utility providers! At Age Concern Leeds, the overwhelming majority of cases dealt with by the Advocacy and Information departments involve sorting out finances, and there is a rising incidence of older people worried about debt.

Campaigning for better pensions is important, but on a day-to-day basis, it's worth checking that older people are receiving their full entitlements - and requesting a re-assessment if someone is struggling, even if they were refused before. Information is readily available on government and independent websites, many linked to [www.ageconcern.org.uk](http://www.ageconcern.org.uk) - which also offers publications and leaflets for individuals and helpers. Locally-available services may also ease financial pressures, ranging from help with home insulation to cut-price social activities. Local Age Concerns will have information - and check your local authority's website too.

It's in the interests of us all - think of the difference those missing millions would make to local shops and services - to ensure that older people are getting enough.



## Help Make the Difference

Encourage your churches to support the work of the Church Urban Fund and raise £250 by Easter.

Phone 020 7898 1667 or visit [www.cuf.org.uk](http://www.cuf.org.uk)

**Almost one fifth of the children in Yorks and Humberside live in workless households**  
(Church Urban Fund)

**25,000 elderly people a year die from preventable cold related illnesses**  
(Help the Aged)

## POVERTY AND HOMELESSNESS ACTION WEEK 2009

Each year the Church marks Homelessness Sunday and Poverty Action Sunday and in 2009 they fall on the 1st and the 8th of February.

To seize this opportunity, Church Action on Poverty and the Homelessness Sunday Partnership are working together to plan a week of action - Poverty/Homelessness Action Week 2009.

The Action Week will be a major opportunity to for local churches to discover and engage with poverty and social justice issues within their own communities. Perhaps your church could host a Poverty Hearing or hold a special service on Homelessness Sunday or Poverty Action Sunday?

For more information and resources, including worship resources and drama scripts, visit the website at [www.actionweek.org.uk](http://www.actionweek.org.uk)