

Why do we find it so hard to say the M-word?



The M-Word

The image above is from Lloyds Bank who are currently running a campaign aiming to get us talking about money. They state that “Not talking about money is a source of stress, anxiety, and unnecessary problems for many families”. I like the ad, as it seeks to confront the awkwardness we feel when it comes to talking about money. I fully agree that it is really important to get people talking about money, indeed that exactly what I hope my research will do.

Money and Church

In 1998 I got a new job, working for a youth ministry in Manchester – the Message Trust. We had entered into a partnership with a youth ministry based in Watford – Soul Survivor. Together we planned to relocate the huge Soul Survivor summer festival, which normally happened in a field in Somerset, to Manchester. As part of the core delivery team for the event one important aspect of my role was to travel around the Greater Manchester region, and often beyond, sharing the idea with church leaders and persuading them that it was a vision that they should get behind. I also had to ask them to donate money to the cause and was tasked with securing a minimum donation of £250. The event came and went, and was a great success. As for me, I stayed put, and continued working in ‘Church Partnerships’ type roles for the next 20 years. At a rough estimate I would say that over the years I have had personal contact with around 1000 churches all over the UK. In almost all my dealing with churches money has been a part of the conversation.

Churches and money is a subject therefore, that I feel like I can speak on with some degree of confidence. The overall impression that I have arrived at over the years is that within the culture of many churches money is a rather taboo subject. The preference is generally not to talk about it, certainly not in open forum. And when money is discussed the tenor of the conversation is generally negative. There are concerns about “the love of money” being the “root of all evil”. There is also an overwhelming focus on debt as the lens through which money is viewed. Indeed, I would argue that this latter point is endemic not only in the church but also in theological literature. There are of course alternative streams within the church that view money altogether differently. The ‘Health and Wealth’ gospel is prominent within certain sub-cultures and embedded in church life in different parts of the world. Within the British church however this ‘Prosperity Gospel’ is viewed with considerable suspicion if not with outright hostility.

Financial Discipleship

In my recent research I have been seeking to determine whether money is inherently negative. I have written about the characteristics of money that make it easy prey for inhabitation by Mammon. One striking example is the ability of money to operate invisibly, almost magically, especially in an increasingly ‘cashless’ society. Related to this, in an ironic twist, the less we talk about money, the more power we give to Mammon. It is my conviction that if church leaders do not attend to the discipleship of their congregations in relation to money, then Mammon will happily take care of that for them. So, what might ‘Financial Discipleship’ involve? That is a question I haven’t fully settled yet, but safe to say it would need to adhere to the general principles of healthy discipleship, such as:

- Discipleship involves deep learning, which is well captured by the Greek word *metanoia*. Our modern bibles translate this word as ‘repent’ but that substantially limits the richness of its meaning. Peter Senge argues¹ that ‘For the Greeks, it meant a fundamental shift or change’. He illustrates this as follows: ‘Taking in information is only distantly related to real learning. It would be nonsensical to say, “I just read a great book about bicycle riding—I’ve now learned that.”’
- As such, Discipleship operates at the axis of beliefs and behaviour. Humans have the ability to think our way into new patterns of behaviour but also to act our way into new patterns of thinking. We can read the book about bicycle-riding and then get on the bike and try it for ourselves, or we can get on the bike, figure it out and then write a book telling others how to do it.
- Discipleship must therefore involve a combination of teaching and practice. “Everyone who hears these words of mine and puts them into practice is like a wise man who built his house on the rock.” (Matt 7:24) The inner world of being must find expression in the outer world of doing.
- Healthy discipleship however cannot simply be about us: *our* beliefs, *our* behaviour, *our* learning or *our* growth. Indeed, discipleship involves unseating us from the throne of our own lives and giving that seat to Christ. Of course, this is easier said than done, and not helped by binary mindsets such as: “If he’s not Lord of all he’s not Lord at all”. Such thinking fails to acknowledge the long, hard journey of progressive surrender.
- Discipleship is therefore worked out most frequently in the context of me – others relationships. Our own will and ideas need to come into contact with others who differ from us. Similarly our ‘muscles’ of compassion, patience, humour and generosity tend to atrophy without consistent exercise.

All these principles of healthy discipleship are relevant and important when we come to think about Financial Discipleship: It will work towards shifts in both beliefs and behaviours; it will offer opportunities to think about and discuss the topic of money, but also opportunities to use money in creative ways; it will aim for nothing less than seeing Christ enthroned as Lord of our finances; it will work all this out relationally, not merely amongst those who are in agreement with us, but also in situations where our Christian distinctiveness becomes very evident as a contrast to the prevailing culture and economy.

A Financial Discipleship Experiment: Giving Circles

In his new book, Luke Bretherton reflects on the challenge of Christian discipleship within the context of a Capitalist economy.² Whilst he subjects Capitalism, in its various forms, to strong critique, his overall argument is not to entirely refute it as a system. Indeed, he admits that ‘like all forms of empire, alongside the decadent and the damned, it is capable of producing things of great scientific merit and technological sophistication, as well as precious artefacts of immense beauty.’ His message is that Capitalism is not Gospel and it is not final. He argues that we need to ‘draw capitalism through the cross and resurrection’. To do this he proposes ‘inventive tinkering and “mustard-seed”-like improvisations’ that will ‘help foster a profound transformation of imagination’. One such “mustard-seed” idea that I have become fascinated by, and which I believe bears enormous potential and promise for supporting the work of Financial Discipleship within church communities is the concept of Giving Circles.

Giving Circles are the basic organisational unit at the heart of the *Collective Giving movement*. A Giving Circle is a small group of compassionate individuals (typically 5-20 people) who feel they lack the financial resources and/or the know-how to make a difference in the world, and therefore form a group in order to pool their money into a *common fund*. Recognising the power of strategically giving away money to bring about positive change in people’s lives, especially the poor and disadvantaged, is the mission of the group.

In Britain the *Collective Giving movement* is currently just a blip on the radar. Many working in the charity sector have never even heard of it. Most of what we do know is from the research undertaken by Beth Breeze of the Centre for Philanthropy at the University of Kent. Working together with global Giving Circles

¹ Peter Senge, *The Fifth Discipline: The Art and Practice of the Learning Organization* (1990)

² Luke Bretherton, *Christ and the Common Life: Political Theology and the Case for Democracy* (Eerdmans, 2019)

expert Angie Eikenberry of the University of Nebraska she has published a number of insightful studies.³ Their work has located at least 80 Giving Circles based in the U.K. and Ireland of which more than 80 per cent have commenced since 2010. The scene continues to evolve with new groups continually being created. Whilst the numbers may seem small their significance should not be underestimated. Data from the USA shows how quickly Giving Circles can multiply once they begin to capture the public imagination. The first 'landscape study' of Giving Circles in the USA, undertaken in 2004, found 220 Giving Circles. By 2016 this number had risen to over 1800 groups raising and distributing an estimated \$1.29 billion.

The purely pragmatic rationale of pooling donated money so that it goes further is not the only driver for members joining Giving Circles. There is considerable evidence that their growth is at least in part driven by a collectively felt desire to do charity differently. Giving Circles enable people to 'do something charitable in their own way and in the context of their busy lives'. It is apparent that people are joining Giving Circles 'to make their giving more meaningful and personal, to make better giving decisions, to network and socialise, and to achieve social change'.

Surveys and interviews with members of Giving Circles have yielded some fascinating insights into their outcomes. A 2017 study of members of Giving Circles around Australia⁴ showed that:

- 74% learnt more about evaluation and assessment
- 67% gained a greater awareness of community needs
- 66% experienced a longer-term commitment to giving, *and*
- 70% increased or substantially increased the amount they give.

This all sounds very interesting, but what does it have to do with Financial Discipleship? I would answer that question in four different ways:

- Giving Circles overcome the atmosphere of negativity around money as by their very nature they view money as something positive that can be used to help people out of hardship and make the world a better place.
- Giving Circles are a financial space upon which Mammon cannot encroach because they operate on an ethos of transparent and open conversation about money. The taboo around the M-word and the cover of darkness that silence provides for Mammon is broken.
- Giving Circles support the hard discipleship task of surrendering our wallets to Christ because they are fundamentally about discovering the joy of giving money away rather than the anxiety associated with hoarding it.
- Giving Circles are very empowering of their members. The whole dynamic of giving is different. Traditional church giving involves placing a gift into the offering basket, or donating a tithe via standing order, and thereafter having very little idea where the money goes. By contrast it is a defining characteristic of Giving Circles that the group makes collective decisions about whom its pooled money will be distributed to. Members are involved in the giving process from end to end.

For discussion

I am interested to hear responses from church leaders on the issues raised in this paper.

- Do you agree that there is a general atmosphere of negativity around money?
- Do you agree that we should talk about money more openly?
- What do you think the principles of healthy Financial Discipleship might be?
- What efforts are you already making to support the Financial Discipleship of your congregation?
- What is your reaction to the idea of the Giving Circles experiment?
- What would attract you towards starting a Giving Circles experiment in your church?
- What problems might you have to overcome before you could do that?

³ The most comprehensive and up-to-date British study is by Angela Eikenberry and Beth Breeze, *Growing Philanthropy through Giving Circles: Collective Giving and the Logic of Charity* (2017)

⁴ James Boyd and Lee Partridge, *Collective giving and its role in Australian philanthropy* (2017)