

Pastoral Care *Newsletter*

For Member Care Committees,
Ministry and Counsel, Overseers,
and others who provide pastoral care
in unprogrammed Friends meetings

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Supporting Friends Who Are Burdened by Debt

by David William McKay

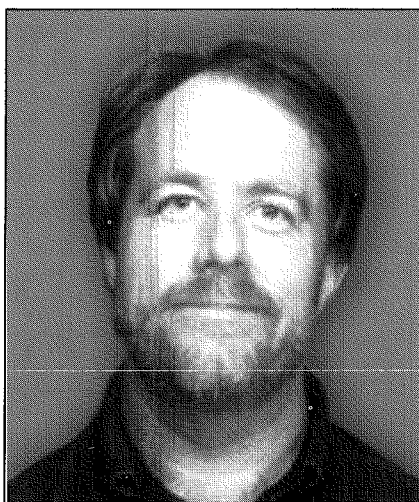
Most people live two to three paycheques* from financial disaster. Financial planners observe that most of us are spending more than we earn—and many of us don't know it. If you don't think either of these statements applies to you, think again. Unless you meticulously track each cent that comes in and goes out again—you don't know.

Our access to consumer credit in the form of loans, credit cards, and personal lines of credit is unprecedented in history, so most of us can blithely spend more than we make and not even notice. Is it any wonder people run into trouble with a sudden change in income or expenses through job loss, illness or accident? They were already in trouble, maybe for years, and never knew it.

Consider this: Dave owns a bank credit card with a \$3000 balance and it charges 18% interest per year and his minimum payment is 2% of his statement balance. How long will it take Dave to pay off his credit card by making *only* the minimum payment?

It will take nearly 38 years. By that time he will have paid over \$7,900 in interest charges—*if* he never makes another purchase on his credit card. If his circumstances change, that balance may become a threat to Dave and his family rather than the convenience it seems now.

* *Pastoral Care Newsletter* generally uses U.S. spelling. However, since this issue is written by a Canadian Friend we will use Canadian spelling in this issue.



David McKay

One First Day morning Becky drew Miranda aside. Miranda looked at the nervous expression on Becky's face. As the newest member of her meeting's Pastoral Care Committee, Miranda hoped she could offer whatever support Becky needed.

"I've heard," Becky said, "Children's Aid can take your kids away when the heat gets turned off."

Miranda reached out her hand to cover Becky's. "Tell me what's happening."

When someone entrusts you with their trouble, they hand you a gift. Think about a time this has happened and remember the intimacy created in that moment. This bond is both holy and vulnerable. We treat such moments with respect by supporting a person in pain, reserving judgment, and by using empathic listening. People may speak emotional truths which compromise literal accuracy. It is critical to hear the pain before problem solving begins.

The person may expect you to place blame for their situation on them. They may lash out in anger against someone else or "the system." Another common response is for them to place inordinate blame for their circumstances on themselves.

For some people, a good listening-ear is all they need. They lay their burden down in conversation and take it up again a little lighter. Putting their hurt into words can release them from the terror of it.

But people in Becky's situation are not only in crisis but that crisis comes equipped with deadlines and agendas set by

people phoning from call centres in distant cities. This urgency can move people into an either/or world where they feel either victims of circumstance or irresponsible losers. More may be asked of us.

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"Money has been tight for some time," Becky began. "Last December the prospect of yet another spare Christmas cut me deeply. I bought things for my son on credit. When the credit card statements arrived in January my payments had doubled. I paid them—but when the heating bill arrived I couldn't face it, so I shoved it in a drawer unopened. Then the next. Now I have a disconnect notice."

Becky's actions may seem strange. Yet I have heard similar stories from many people over the years. Going without wears down a person's spirit. For people living in fear or without hope, planning for tomorrow can seem like a luxury. In the area of debt, you can pay for one mistake for years.

And North Americans live in a culture of consumption where our senses are assaulted minute by minute by commercial promotion. In one television commercial a successful-looking woman smiles into the camera and tells us she can now use her credit card to buy groceries. During a major power-blackout it became a matter of national pride that the neon lights of Times Square were back on while people were still without a stove, food, refrigeration or even running water.

Even those who manage money well may meet with things beyond control from time to time. The sorts of life events which create money difficulties are varied but tend either to result in a sudden jump in costs or in a sudden drop in income. Common examples are vehicle accidents/repairs, divorce or separation, job loss, or high medical costs.

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Miranda made sure Becky was okay to be left alone, then went to find the pastoral care team. Carol and Adam were alone in the library. She shared what Becky told her.

"Pastoral Care Committee has discretionary funds for people in need," said Carol.

"Her finances need surgery and not a take-two-aspirin-call-me-in-the-morning," responded Adam.

"You mean we won't help?"

"I'm saying there's a difference between her present crisis and what brought her there. And I'm saying we need to move

with caution. The kind of help she needs may be beyond the resources of this meeting."

"Becky's gas—her heat, her hot water, her stove—will be shut off on Tuesday," pleaded Miranda. "Is there a charity or government agency that can help?"

"I think there is an energy assistance agency that helps in cases like this," replied Carol.

"I'll help Becky get in touch with them."

"Tell her we appreciate her trust in us. We'll try to live up to it," said Adam.

The first thing to recognise is that financial difficulties are a pastoral care issue like any other your meeting may face. The most important help a meeting can offer is steadfast, loving support while a member discovers the resources to resolve their situation. An empathic ear builds trust and rapport which is a necessary step to offering any kind of further help.

Financial difficulties are a pastoral care issue like others your meeting may face.

And remember our witness to the universality of the Inner Light—our help needs to leave Becky's autonomy and self-respect intact.

Some Friends may feel the meeting's role should be limited to providing clearness and spiritual support, but people in crisis may try to move the focus into more direct forms of helping. In many cases your best intuition must be to resist that movement. However, when collection notices, threats of repossession, and eviction are on the table, some form of material help may be appropriate to get past the immediate crisis. Becky may be beyond her limited resources—deadlines are real and with significant consequences.

Material help with debt can fall into three areas: financial aid, advocacy with the debt collectors, and referral to other sources of help. In each case Friends who offer this help will need the support of the caregiving committee in being clear about not getting in beyond their energy or competence.

FINANCIAL AID Financial aid can be of two sorts; crisis and ongoing. Both can be costly to the meeting in terms of resources, and a meeting needs to be mindful of the danger of creating dependency. Funds can be made available in the form of a zero-interest loan or as an outright gift or grant. Monies can come from the meeting's treasury or from the contributions of concerned Friends. Each has

worked for different meetings. To work well, the procedures should be implemented with a sense of leading, a hard look at the meeting's resources, and in concert with the culture of the meeting community.

Crisis aid may need to be available on very short notice—as in the case of Becky with her heat being turned off. It is best if the meeting consider the forms of financial aid it is prepared to offer in advance of any such request. Issues of who is eligible, how to administer the funds and how to safeguard the recipient's privacy and dignity all need to be considered, minuted, and implemented in advance of an actual need for assistance.

ADVOCACY Favour self-advocacy over third-party advocacy whenever possible. People who can appropriately assert their rights and needs in one

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instance are learning that they can do so in others. One approach is to gather a committee of care to hold the person in prayer and worship while he

or she is contacting creditors.

In the collections industry respect for others is sometimes not in evidence. Self-protection is an important part of self-advocacy. Encourage people suffering harassment to keep an ongoing diary of contacts, including the name of the person, the agency doing the collecting and the creditor for whom they are collecting. Keep detailed notes on what was said. Record especially anything threatening, offensive, or intimidating.

When someone is feeling unable to actually place the call perhaps they would be willing to speak with a collector if somebody else placed the call for them. Call the creditor, identify yourself as a member of the pastoral care committee of that person's "church" and then hand the phone to the person to complete the transaction. In addition to supporting your meeting member you are making clear to the creditor that there is a witness to the conversation.

REFERRAL In some cases, there comes a point where the needs of a community member outstrip the resources or willingness of a meeting to help. The need may be too great. Or the skills or knowledge for addressing the problem may be lacking. At this point referral becomes appropriate.

Construct a referral list of community resources for your committee.

Many municipalities have community services directories. Acquiring or compiling one for your meeting is both a resource for you and an investment in your wider community. A good place to start for people in financial distress could be your local food bank. They would likely know of other services that could help. Also consider:

- Local United Way or family service referral service
- Better Business Bureau
- Consumer Credit Counseling Service (U.S.) or not-for-profit Credit Counselling Service (Canada)
- Legal Aide and/or local chapter of the Bar Association and/or lawyer referral hotline
- National Fuel Funds Network (NFFN) and/or LIHEAP agency (U.S.) or Share the Warmth agency (Canada) to help with utilities arrears

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Monday evening Miranda reported Becky's successful call to the energy assistance agency.

Becky's situation expanded Miranda's notion of pastoral care. In addition to being "a listening presence" Miranda had assisted Becky in finding material help. And, due to the urgency of the situation, she took swifter action than Friends decision making process often allows. Miranda and others on the committee had to be committed, open, and creative in the moment.

The committee could then go on to support Becky in consulting a credit counselling agency and making a long term plan for addressing her financial issues. Miranda might continue to provide encouragement and spiritual support for several months, or even a few years, while Becky works her way out of debt.

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Becky's crisis was averted, but the committee wanted to look at more long term issues for the meeting.

"Personal indebtedness is a place where Quaker concerns for simple life and social justice intersect. I see Becky as a victim of economic injustice. She needs our care through that," said George.

"Economic injustice?" asked Carol.

"Anyone carrying a balance of, say, \$1000 on their credit cards from month to month is in bondage to our culture of consumption."

"You've thought about this before," said Adam.

"I filed for personal bankruptcy six years ago."

"We never knew."

"That's the way I wanted it at the time. I was embarrassed. Now I have a chance to help someone else. I do support Becky's working with a credit counselling agency."

"Maybe an education program for the meeting would be a good idea," suggested Hannah. "I've been reading a book on voluntary simplicity, and I know there are Pendle Hill pamphlets on the subject. We can support one another before we get into debt as well as afterwards."

Hannah wants to view Becky's circumstances in terms of Quaker testimonies around simplicity and integrity. In one sense she is right—Becky's problem grew imperceptibly one choice at a time. Supporting one another in simplicity is a preventive action. It addresses the spiritual condition underlying debt not the debt itself. Seek out resources on simplicity and on the spiritual meaning of money to start the

The poor are not just "over there" but maybe in your own meeting.

dialogue in your meeting. This conversation may cause some Friends to re-evaluate their lifestyle to prevent problems from occurring. At the same time we need to be tender in talking about simplicity lest it prove a barrier to Friends who are carrying high debt loads. It can exacerbate their sense of shame—the sense of having made a mess of things. This may keep people from turning to the meeting for help.

George sees Becky's situation as potentially a case of social and economic injustice. There is great inequity in our current lending system where the credit available to the poor is more costly and dehumanizing than credit available to the well-to-do. We can bring our vocation for peacemaking into the area of business practice, and we can make economic reform an area for Friends social concern.

Raising these issues with your meeting before someone like Becky asks for help is the first step. Financial and legal issues carry their own challenges for which Friends may not be prepared. As in other areas of pastoral care, effective response is easier when the meeting has thought about these matters in advance and has some procedures in place. While policies and accountability structures may seem limiting to some Friends, they can provide a starting point in a time of crisis. The minutes and meeting

structures put in place give guidance both to helpers and to people seeking help.

Love Is the First Motion

"The poor" are not just "over there" on a distant continent but in your home town and even in your meeting. Love is the first motion in providing practical assistance that is sensitive and caring and Spirit filled.

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David McKay is a member of Coldstream Meeting in Ontario. He has spent the last twenty years worshipping amongst Friends and the last eight working in the credit counselling field. His interests include early Friends, science fiction, spirituality, and keeping the payments on his student loans up to date.

PCN Seeks New Editor

After nearly eight years, Patricia McBee is stepping down as editor of *Pastoral Care Newsletter*. We ask you, the readers of *PCN*, to assist us in finding just the right person to continue this work. Please post the enclosed flier and circulate it to Friends who might be good candidates for the position.

The editor will be a Friend (not necessarily in Philadelphia Yearly Meeting), experienced in the Quaker work of pastoral care, with editing and layout skills, and will have the ability to work with novice writers. He/she will be organized, attentive to details, mindful of deadlines and due dates.

The work is part-time, 25 hours per issue for four issues per year. The editor can work from home, must have access to a computer, and must be able to work via e-mail and phone.

It is very helpful if the editor has a broad understanding of unprogrammed Friends beyond her/his own meeting, and wide acquaintance with Friends around North America to facilitate identifying topics and writers for *PCN*.

Please send resume and editing samples to:

Search Committee, *PCN*
Philadelphia Yearly Meeting
1515 Cherry Street
Philadelphia, PA 19102
or to steveg@pym.org

Applications desired by March 1, 2004. Job description available on request.

One Meeting's Experience Emergency Funds in Santa Monica

In the early 1990s, Santa Monica (CA) Meeting received a bequest at the passing of a dear member, Alice Herman. After a period of discernment on the use of the funds, the meeting decided to put a portion of the income aside to provide for the emergency needs of members and attenders.

The meeting established two funds. A fund of \$1000 each year has been put in the care of Ministry and Counsel to use at their discretion for small emergency grants. A member or attender can call the clerk of M&C with a request. If the need is urgent, without waiting for the next meeting of the committee, the clerk polls other members of the committee. If they feel clear to proceed the grant can be made right away.

There is also an emergency loan fund of \$10,000. This fund is replenished not by additional allocation from the meeting, but by repayment of the loans. There are clear, published guidelines regarding how decisions are made for the loan fund. A person requesting a loan is interviewed by a member of M&C and the committee discusses the request. Evaluation of individual cases is based on (1) the amount requested compared with the amount remaining in the \$10,000 fund, (2) the individual's ability to repay the loan, (3) the quality of the individual's ongoing relationship with the meeting, and (4) the request's degree of philosophical conformity with the donor's intent for the use of the fund.

The loan fund has been actively used and Friends have been faithful in repaying. Nearly all requests for loans have been approved.

In cases where the same members have asked for loans more than two or three times, members of M&C have met privately with them to explore a shift from purely financial support to offering spiritual support in examining the causes of the financial dilemmas.

When the funds were established the meeting made it clear that these funds were not meant to be a secret shared only by seasoned Friends in Santa Monica Meeting; therefore, a notice of the existence of the funds is published twice annually in the meeting newsletter. The intention is that everyone active in the community should be aware of these funds. Both the emergency grant fund and the loan fund have been used by members and attenders.

"Establishing these funds has not only enabled us to respond to a range of immediate practical needs of our community but has also led to developing closer relationships with individuals in the meeting."

*interview with Shayne Lightner
Co-clerk of Santa Monica Meeting*

Helping Friends to Live with Financial Integrity

In the late 1980s Penny Yunuba listened to a set of audio tapes about aligning her financial life with her values. It struck a chord and changed her life. At about the same time she began attending Quaker meeting where she found support for living on less and for living in ways which were congruent with her deepest values. Eventually she joined Beacon Hill Meeting in Boston, MA.

When the tapes came out as the book *Your Money or Your Life*, Friends in Beacon Hill organized a study group. They followed the guidelines for figuring how much of your life's time had to be spent working in order to earn the money to pay for your various possessions and activities. They supported one another in listening to what God is asking each one to do. Are you spending your life in ways that reflect the will of God?

As Friends entered into this reflection, the testimony of simplicity was not necessarily the starting point, but for many it was the outcome. Living with faithfulness, awareness, and integrity led Friends to simplify—not out of sacrifice and deprivation, but because it freed them to live a life more fully aligned with their values.

Following the study group at Beacon Hill and after a series of clearness committees Penny not only realigned her personal life, but she became clear that she had a leading to help Friends and others live with greater financial integrity. She has led workshops at Pendle Hill and in Massachusetts, and now increasingly outside the Quaker community.

Penny says of her work, "Mainly I meet Friends who are having difficulty holding to their values in a world so keen on 'acquisition as what will bring happiness.' Creating a community where the consumerist philosophy is suspect and providing encouragement to keep listening and following one's own Guide feels like the heart of my leading."

*Interview with Penny Yunuba
Beacon Hill Meeting*

RESOURCES

Readings on Personal Finance

Financial Counseling in Practice: A Practical Guide for Leading Others to Financial Wellness by Ronald W. Wall. Honolulu: Financial Wellness Associates, 2002.

Overcoming Financial Difficulties by Ron Wall. Available from the University of Hawaii's College of Tropical Agriculture and Human Resources (CTAHR) website www.ctahr.hawaii.edu (choose "Publications" at the top of the page and then "free publications." They have an enormous body of good, free publications about household budgeting and financial wellness—alongside articles on growing papayas commercially!

Personal Finance for Dummies by Eric Tyson. New York: Wiley, 2003; and (with Tony Martin) *Personal Finance for Dummies for Canadians*. IDG Books.

Voluntary Simplicity: Toward a Way of Life That is Outwardly Simple, Inwardly Rich by Duane Elgin. New York: Quill, 1993.*#

Your Money or Your Life by Joe Dominguez and Vicki Robin. New York: Penguin, 1999.*#

*Available from the FGC Bookstore, 800-966-4556.

#Available from Philadelphia Yearly Meeting Library, 215-241-7220. Friends outside PYM can subscribe to the library.

Credit Counselling Services

Credit counselling agencies can provide useful assistance to persons with debilitating debt. They can help you thread your way through the obscure rules of consumer credit, improve your credit rating, and devise budgeting strategies that will reduce debt. Some offer "debt consolidation" in which they negotiate favourable terms with your creditors and then you make one monthly payment to the credit counselling agency who then pays your creditors.

However, not all financial advisors are created equal. It is essential that you understand the service they are offering to you and that they are acting in your best interest. Before signing on for their service or paying more than a minimal consultation fee, check them out—Are they not-for-profit or for profit? How are their services funded? Are they affiliated with an

accrediting body or other organization? What consequences are there to you and your credit rating for using their debt-repayment strategies? Check with your local Better Business Bureau to see if there are complaints.

The national organizations listed below will refer you to a local counselor.

National Foundation for Credit Counseling (NFCC) is an umbrella organization for Consumer Credit Counseling Services (CCCS) operating Debt Management Programs in the United States. Toll-free referral service available at 1-800-388-2227 or available on-line at www.debtadvice.org.

Credit Counselling Canada (CCC) and *Ontario Association of Credit Counselling Services (OACCS)* are umbrella organizations in Canada for credit counselling services. In Ontario call toll-free 1-888-7-IN DEBT (1-888-746-3328) or on the web at www.indebt.org/members.html. For Canadians: on-line at creditcounsellingcanada.ca/en/members.

Questions for Reflection

1. What experience does our meeting have with supporting Friends in financial emergency? What were the strengths of our response? What would we like to do better in future cases?
2. How does the meeting communicate its willingness to be supportive in situations such as this? In what ways have we shown the meeting that inquiries will be treated with respect and confidentiality?
3. What preparations does our meeting have in place to respond to an urgent financial emergency such as Becky's? How can we be better prepared?
4. How can we support all of our members in understanding the spiritual roots and practical applications of simplicity? How can we help our members recognize the connections between our spiritual lives and our financial lives?

Pastoral Care Newsletter is published quarterly by the Philadelphia Yearly Meeting. Editorial Committee: Susan Heath, clerk, Suzanne Day, Carolyn Terrell. Editor: Patricia McBee. We are located at 1515 Cherry St., Philadelphia, PA 19102. Comments are welcome. **Please do not duplicate without permission.** To obtain additional copies or to subscribe, contact Steve Gulick, at 215-241-7068 or steveg@pym.org.