

## 4 ASSEMBLING IN SOLIDARITY

There were so many different people, from different backgrounds. There were so many from ethnic minority groups. It was great to see everybody, sitting there together with one mind, with one idea. You don't get that all the time ... I felt good about the evening because I found myself thinking, 'What did I just come from? I just came from something that could be part of history.' I was running on adrenalin!

Tony, parishioner at Our Lady and St George's parish

Some people don't quite 'get' London Citizens until they attend one of its big public assemblies. Before they arrive, they're not quite sure what they've agreed to. Even the word *assembly* is unfamiliar. A conference? No: people speak for no more than a few minutes, and there are no papers or talks. A debate? No: there are no motions, although consent is sometimes sought for a particular sort of action. A hustings? No. Hustings are where politicians lay out their agendas and ask us to support them, whereas politicians who come to London Citizens assemblies are asked to support *our* agenda. And sometimes they have to sit through powerful testimonies by undocumented migrants, or cleaners on minimum wages, or people burdened by unfair interest rates, which is certainly not what they would have planned for a hustings.

They're also surprised to find it's not all talk. London Citizens assemblies include choirs, 'Greek choruses' and drama performances. Citizen politics is serious, but that doesn't stop it being entertaining and fun.

Across London in most boroughs there are town halls, mostly dating back to the nineteenth century – some of them very pretty, in a gaudy sort of way. They are where 'the people' used to gather to call for action or ask politicians to agree to something. But TV and the media have put paid to that. Nowadays, they are mostly used for weddings and corporate conferences. But London Citizens hires them for the older purpose – raising not a few eyebrows in the process.

Most years, London Citizens' chapters – East, South and West London – hold autumn assemblies, attended by a thousand or so people. But occasionally they come together to hold a London-wide assembly, when the numbers double.

Politicians who are invited to them often ask, 'How many will be there?' They might be hoping for a few dozen, if they're lucky – the kinds of numbers MPs usually address. When they hear '2,500 people' they fall off their chairs.

The word *assembly* comes from the Greek word *ekklesia* from which we get the word 'church'. It is a 'civic congregation' where people of different faiths and none who live alongside each other express the hopes and frustrations they share for the city, commit to working in solidarity with each other for the common good, and hold people with power to account. All are participants: everyone takes a role, if only to raise a hand confirming support for a decision. Like powerful liturgy, an assembly offers every person in the room a vivid and memorable experience, one which teaches in action the ideals of citizen organising and in doing so moves people to a new hope of moving 'the world as it is' towards 'the world as it should be'.

### Focus on *Gaudium et Spes*

- One of the four major 'constitutions' of the Second Vatican Council, *Gaudium et Spes* signalled a dramatic turning of the Church's pastoral care towards the world as a whole, after more than a century of exclusion from public life at the hands of the secular liberal state and atheistic totalitarianism. It famously begins with a leitmotif of its whole message of solidarity: 'The joys and the hopes, the grief and anguish of the people of our time, especially those who are poor and afflicted, are the joys and hopes, the griefs and anguish of the followers of Christ' (GS 1).
- The document makes a new contribution to CST by grounding its arguments on theology as well as natural law. It is the most authoritative and significant document of CST, even though it is not one of the five *Reverum Novarum* anniversary encyclicals.
- *Gaudium et Spes* makes clear that the Church is concerned with all human struggles for a life with dignity, building the solidarity of the human community, and with the humanisation of human work in the face of the depersonalising forces of the market. It argues that the disciples of Christ must be especially concerned with building up solidarity, for human dignity can only be attained in community with others; hence the need of an ethic of justice and equality which is rooted in participation in community.
- The document was released against the background of the civil rights protests in the US, as well as the Cold War, and many independence

movements in the developing world. It was a time of unprecedented prosperity, and optimism about human rights. *Gaudium et Spes* sought to provide a Christian framework for these movements for change.

Whatever its purpose and scale – chapter or London-wide – London Citizens assemblies are an opportunity for the diverse groups and communities who are members of a citizens' organisation, or who are joining, to *pledge commitment* to the whole and to *recognise one another* as part of that alliance. The evening is a *celebration* of their unity and power; it is designed to make us more powerful than we were. Third, it expresses the shared *vision* and the *values* held in common, thereby teaching members and guests alike why we work together, and for what purpose. Fourth, the actual problems (e.g. poor wages, street crime, housing) that a citizens' organisation is working to address through its campaigns will be introduced by people who tell stories and give *testimony* from their own experience. Fifth, during the evening members will try to *secure public agreements* with people from the business community and in elected office who have been invited to attend. Sixth, there will be *votes*, a show of hands, and sometimes people will be asked to caucus before coming to a decision. When it is over, the organisers and leaders involved in the assembly's preparation will gather for an *evaluation*. They will ask: what business did we set out to do? Did we do it? Are we stronger? What could we have done better?

The main work is beforehand. Preparing for a tightly run 90-minute citizens' assembly takes many weeks and will involve dozens of people from the diverse parishes and local organisations whose people fill the hall on the night.

There are four chief characteristics which make a citizens' assembly unlike any other night out.<sup>1</sup>

### 1 A full hall doesn't just happen

A full hall signals commitment and passion; above all, it signals *power* – the legitimacy of a citizen organisation's claim to be representing significant opinion. It is much easier to persuade a politician or banker to say 'yes' if you ask them to do so on a stage in a packed town hall, with thousands clapping and cheering. A packed assembly instantly creates an atmosphere charged with possibility.

That's why a lot of work goes into that turnout – meetings, phone calls, emails and reminder text messages. Member institutions will be asked to

give quotas – the teams will commit to bringing certain numbers, and those numbers of seats will be allocated to that institution. This is where the one-to-ones pay off. An institution which has invested time in one-to-ones already has the 'spiritual energy' to summon people out of their homes. People come, because they know it's important; because leaders and organisers have done one-to-ones, they know it's important to the people they call.

Institutions with strong relationships produce the best turnout. Member organisations vary in size greatly, from small Nonconformist congregations and ethnic associations to large Catholic parishes and mosques. The quotas given reflect, obviously, these differences in size; but in practice, levels of turnout rarely mirror the size of an institution's membership. Time and again, the groups who produce the lion's share of turnout are those with the strongest internal relationships.

*... having the politicians actually having to think about our questions and mull them over and produce answers on the spot without circumventing as they tend to do ... was excellent.*

Mary Grisdale, St Antony's, Forest Gate

### 2 Recognising the people

After music and the reading of a reflection, a citizens' assembly begins with a 'roll-call' of the member groups present. This takes time: 15, maybe 20 minutes. For many it is the most memorable part of the evening. As each representative of each member institution explains why their community, parish or group is joining or recommitting to the alliance, it generates a feeling of excitement and joy: ordinary people – Christians of all denominations, alongside Muslims and Sikhs and Jews, and people of no faith – working in solidarity for the common good generates a strong sense of the 'world as it should be'. Civil society – its power and its energy – is made visible.

Each person has just a few seconds in turn at the podium on stage. They introduce their people (often asking for a cheer from the floor from their group), hand over a cheque for a year's membership dues, and offer a brief word on the reasons for their participation and contribution.

That cheque is important. Its size will vary, depending on the size of the institution, but it says two important things: first, that this is an alliance of

organisations which belongs to the organisations themselves: the organisers are accountable to the institutions which make up London Citizens. Second, the dues cheque indicates that London Citizens is independent: a self-sustaining, autonomous civil-sector organisation. London Citizens accepts no money from government or political parties or corporations. Its freedom of movement is not restricted by ties of obligation to the holders of the power London Citizens wishes to make accountable. London Citizens is 'organised people and organised money' – its *own* people; its *own* money.

The dues are not enough: the costs of the organisation's salaries and administration come mostly from charitable grants from trusts. But charitable trusts only invest in London Citizens because they see that the member institutions are willing to do so.

Only member institutions can join. People take part via the institution. This is by design. Individuals, like active leaders, come and go, but the institutions remain rooted in the local community and in the values and vision which sustain them.

Community organising begins from the premise that these institutions – congregations, union branches, ethnic associations, tenants' groups – are the pillars of a healthy democracy. It is in them that people first develop what Sheldon Wolin calls 'politicalness' – 'our capacity for developing into beings who know and value what it means to participate in and be responsible for the care and improvement of our common and collective life?'

### 3 Run by the people, for the people

That's why London Citizens' assemblies are co-chaired by a small team of three or four leaders from member organisations. In addition to keeping the meeting to the evening's agenda, their role is to maintain the engagement and consent of members in the assembly hall, and to interpret and teach from the politics of the evening.

The co-chairs will often be members of the advisory group of a London Citizens chapter – local leaders who will be involved in the preparation for an assembly, meeting several times with their organiser to develop the agenda, put together a script for different sections of the evening, and figure out how best to pin down the invited business and political guests.

Assemblies will always have a timekeeper who sits on stage with the co-chairs. Armed with a bell, the timekeeper curbs speakers who overrun – whether guests, members, or the co-chairs themselves. No one is exemp-

from the bell. An efficient, well-run assembly which starts and ends on time is crucial to demonstrating the organisation's competence. And it respects the fact that in the modern city people's time is precious. People who come to London Citizens assemblies trust the organisers not to keep them beyond the advertised time.

*We've got to get back to our humanity. This is what we've introduced ourselves to with London Citizens. Can you believe the Roman Catholic people, the Anglican church people, and the Muslims together? I can't believe it! It never happens!*

Roland Biosah, trade union leader

### 4 Power before programme

There are three basic criteria for evaluating an assembly: did we develop leaders? Did we secure agreements which move our campaigns forward? Did we build our power for the future?

Although a BBO such as London Citizens is known for its victories on issues such as wages and housing, it is more than a vehicle for winning campaigns. There is a community organising maxim: 'power precedes programme'. When people have the opportunity to grow and develop as leaders, the power of the organisation is built. People learn in the formal one-day, two-day and five-day trainings put on by London Citizens each year; but the place where that learning is put into practice and absorbed is in action and in the assemblies.

*Great care must be taken about civic and political formation, which is of the utmost necessity today for the population as a whole, and especially for youth, so that all citizens can play their part in the life of the political community. (GS 75)*

The one leading the evaluation will first ask: 'How do we feel?' If the assembly has gone well, people will respond with words like 'encouraged' and 'inspired' – a sure sign that the assembly has been permeated with that quality of love Pope Benedict spoke of in urging a politics of solidarity. We've done a little of God's work.

The assembly offers people memorable chances to test and surprise themselves. Speaking on stage in front of hundreds of others – whether giving a testimony, proposing a new campaign, or pressing a politician – is

both nerve-wracking and exhilarating. Even for those who are sitting in the body of the hall, there is real appreciation that the assembly is giving new people a chance to be leaders in public. Part of the evaluation is to salute those who took part, to congratulate them on taking forward the agenda which makes a difference. In this way, ordinary people learn their politicalness – that, with others, they can make a difference, working for the common good of all in collaboration with others.

*You see people around you being prominent in society, making a real difference and you think that's great but I could never do that. That assembly made me realise that there are stepping stones to getting to that stage.*

Kathleen, school student

The public business of an assembly – the doing of deals to move campaigns forward – is critical to its success or otherwise. People will have their own judgements on this, but there is usually consensus afterwards on whether the politicians and business leaders were handled too harshly or too leniently – or indeed with real skill – by the co-chairs and the campaign team members; and whether the expected deals were done. Did the politician prove slippery, or did we get a firm 'yes' or 'no' to what he was asked? What exactly did he commit to? However much preparation and forethought goes into it, there is real unpredictability in a citizens' assembly – and that's the part which gets people talking afterwards.

*The kids were excited by it. They were asking the following day, what do you think of this, what do you think of that. They had made opinions already from such a short exposure.*

Rosa, teacher at Trinity Catholic High School

Finally the one leading the evaluation will ask: 'Are we more powerful as a result of this assembly?' Power is the 'capacity to act', the ability to bring about change. The type of power a BBO builds is relational power, the power generated when people peacefully connect with each other across social and other boundaries to build the common good.

If the room was full, we are certainly halfway there. If members spoke with passion and with clarity, this will help. If the organisation was recognised and respected by invited guests, and better still if these guests

publicly committed to agreements being sought, this too will give people a great sense of belonging to an organisation with power.

In Lord Acton's famous dictum, 'Power tends to corrupt; absolute power corrupts absolutely'. Christians are justifiably cautious about power. But *powerlessness* is equally a problem, as the American Protestant theologian Reinhold Niebuhr understood. 'Power without love is tyranny,' he once wrote; 'but love without power is sentimentality.' Martin Luther King, in his address to the Southern Christian Leadership Conference (1967), showed that he too understood this:

Power properly understood is nothing but the ability to achieve purpose. It is the strength required to bring about social, political and economic change ... What is needed is a realization that power without love is reckless and abusive, and love without power is sentimental and anaemic. Power at its best is love implementing the demands of justice, and justice at its best is power correcting everything that stands against love.

We each have God-given power. CST invites us not to deny that power but to use it creatively and with perseverance for the common good. A citizens' assembly is an attempt to live out that challenging instruction, bringing many together in solidarity, building an 'ability to achieve purpose' – the power to bring about change.

Let's see how London Citizens did that at its most recent assembly – in the heart of the City of London.

### The London Citizens Autumn Assembly, 25 November 2009

That night 2,000 – that's how many the place could seat – gathered at the Barbican Centre in the City, London's financial district.

The choice of venue was significant. The main business of the evening was to persuade politicians and bankers to agree to an agenda drawn up over many months, under the title, 'Taking responsibility in the economic crisis', at the centre of which was a call for a cap on interest rates. The people were assembled in the heart of the global capital to hold financial power to account.

After a music performance, two cocky young competitors, 'Ashley J' and 'Tee-J' – former students of one of the member schools of TELCO – acted as a kind of Greek Chorus. 'What is this assembly about, Tee-J?', asks Ashley. 'Tee-J' goes over to a man in a suit at the podium, Dr Luke

Bretherton, a parishioner at St Paul's Church in Hammersmith. Behind him are seated the religious leaders who will later read together from Scripture.

'So who are you?' Tee-J asks him.

'We are 2,000 gathered here, representing over 150 institutions, who in turn represent over 50,000 people from across this city,' Luke answers. 'We are people who take responsibility for ourselves, our families and the communities where we live. And we expect others to do the same, whether they be neighbours, bankers or politicians.'

'I like, I like,' says Tee-J, grinning. 'So what is London Citizens' response to the economic crisis?'

*Along with cultural, economic and social development, there is a growing desire among many people to play a greater part in organizing the life of the political community. In the conscience of many arises an increasing concern that the rights of minorities be recognized, without any neglect for their duties toward the political community. In addition, there is a steadily growing respect for men of other opinions or other religions. At the same time, there is wider cooperation to guarantee the actual exercise of personal rights to all citizens, and not only to a few privileged individuals. (GS 73)*

'We've been working with low-paid workers across London for the past decade getting them a living wage,' said Luke. 'We've spent time listening to what the impact of the recession has been on them – we've had a thousand one-to-ones and about a hundred house meetings. From that experience of listening to people we've formulated the proposals that you're going to hear tonight. And that process came together at the end of September when a couple of dozen people came together to draw up those proposals. They were then voted on at delegates' assemblies in east, West and South London – more than 700 people in total voted on them representing our 150 institutions. These proposals were not born out of any ideology or political programme; they were born out of listening to ordinary people, and working together for the common good.'

'Tee-J, you're looking a bit confused,' says Ashley. 'Let me break it down for you east-end, like. Basically, people here tonight are putting their trust back in democracy, getting people together to decide what they want to happen, and putting them back to the people, what have the power to change these things.'

'Oh, I get it now,' says Tee-J, to applause. 'So what are your aims?' he asks Luke.

'The thread running through these five proposals,' he answers, 'is the need to rebalance the power of money, which for too long has dominated where we live and how we live, with the power of ordinary people. What we're calling for tonight is responsibility from our bankers and our political leaders, and the need for better structures for borrowing and lending.'

'So why,' asks Tee-J, 'is tonight so important?'

'Tonight, above other nights, is important for London Citizens,' Luke answers. 'It marks the launch of a campaign we're taking up to the General Election. We're calling tonight on bankers and politicians to find out where they stand in relation to what we're proposing. They might say no. That's OK. That just cuts out for us our work. We know as London Citizens we have to organise and work together for any real change to happen. We're here to find out who our allies are, and what work we have to do.'

Then the chairs introduce themselves, and various sister organisations are introduced – from Germany, the US, and citizens' groups in Oxford, Cambridge and Milton Keynes – and asked to stand up. Journalists, trade union leaders, funders and others who help London Citizens are also name-called and asked to stand and be recognised. Then the roll-call of London Citizens members begins: one person from each borough calls out the names of the institutions present, and there is rapturous applause. On a screen behind, the boroughs are filled in as their members' names are called. It looks like an invading army.

Another chair then invites up a number of immigrant organisations who have taken part in the 'Strangers into Citizens' campaign calling for a regularisation of undocumented migrants who have put down roots in the UK. In a few sentences, each of them says what the campaign has meant to them, and how desperate they are to 'step out of the shadows and into a normal life.'

Before the main matter of the evening, there is some business to be done with the Mayor, Boris Johnson. Patsy Cummings, a leader from South London, recalls the 2008 London Citizens mayoral assembly, when the four mayoral candidates were asked to sign up to an agenda which included regularisation of undocumented migrants and the living wage.

To the amazement of the media, Boris agreed to both, and has since had a warm relationship with London Citizens. He had been nervous at the 2008 assembly, admitting on stage that this was the most 'awesome

political roll call

and terrifying' gathering of his election campaign. But tonight, after more than a year and many meetings with London Citizens leaders – including an event the week before when he declared City Hall the 200th Safe Haven – he is on bullish form, oozing charm and wit. He congratulates London Citizens for the 'brilliant way, and may I say ruthless way, in which you bend us politicians to your will, and you get us to deliver on the good things that we both believe in'. He promises to look at the Community Land Trust proposal and lists recent achievements – 'at your urging and your inspiration' – including his advocacy of CitySafe havens – and the London Living Wage (LLW), which the previous summer he had set at £7.60 an hour (compared to the national minimum wage of £5.80), congratulating the many companies – PwC, KPMG, Linklaters, Barclays Bank – who are 'supporting a measure that makes practical business sense; it not only helps to knit the loyalty of your staff and thereby to save on your employment costs, it is, of course, the compassionate thing to do.'

### *The London Citizens Mayoral Accountability Assembly, 9 April 2008*

Looking out over the crowd at the London Citizens 'mayoral accountability assembly' on the evening of 9 April, it was clear that an extraordinary event was taking place. Westminster Central Hall was packed to the rafters – 2,500 people in all, throbbing with energy and self-confidence as the roll of over a hundred organisations that make up the membership of London Citizens was called out. People of all ages and backgrounds, from faith communities, schools, union branches, residents' associations, voluntary groups and ethnic organisations stood and cheered as their organisations' names were called out.

The event had been billed by many in the press as a hustings but it was quite the opposite of a traditional hustings at which it is the candidates and their parties that set the agenda. At the accountability assembly, London Citizens demanded that the candidates respond to their priorities. 'If the mayoral candidates want our votes on 1 May, they have to prove their worth by signing up to our agenda and implementing it when in office,' said Sarfraz Jeraj, one of the assembly co-chairs and a community leader from South London.

One of the criticisms sometimes levelled at London Citizens is that it has only a veneer of democracy. 'I've noticed,' says Jane Holgate, a long-time observer of the organisation, 'that trade unionists who have attended London Citizens assemblies for the first time – and who are not members – are alarmed that there is no debate, no motions, no amendments and no speeches from the floor, so they conclude that it is undemocratic.'

The assemblies are indeed staged, but that is because they are not decision-making bodies. Assemblies are showcases of work done and planned and an opportunity to present a united front to public figures who are being called to account on behalf of the communities in the room. The real voting and democratic decision-making takes place at dozens of smaller meetings: in borough caucuses, action teams, strategy groups, delegate assemblies, trustees and within the communities that make up London Citizens.

The mayoral assembly is a case in point. For six months, London Citizens members had been engaged in a 'listening campaign', holding meetings in school canteens, church halls and neighbours' front rooms to discuss the issues that mattered most to them. Member institutions were asked to find ways to encourage as many people as possible to answer the simple question, 'What would you like the next mayor of London to do for you and your family and neighbourhood?'

London Citizens provided workshops, questionnaires and a DVD to help the groups organise their discussions, but communities were given a free hand to run their listening campaigns as they felt best. At St Margaret's church in Canning Town, for example, a team of ten women each pledged to speak to ten other parishioners, as well as going round to all the small gatherings where church members normally came together.

To build their confidence, people at St Margaret's were asked what changes they wanted to see in the parish, as well as the wider city. They understood that all of the issues raised would be pursued at one level or another, even if they did not get prioritised for the mayoral assembly. So besides engaging people in the wider political process, the listening campaign created openings for people to participate more actively in their own communities.

Around 50,000 people ultimately took part in the listening campaign. Hundreds of ideas came from the grassroots, with the most popular proposals being debated and voted on by a city-wide delegates' assembly. Out of that process came the Citizens Agenda, which candidates were asked to sign up to, including measures to make London a safer, fairer, better-housed and more welcoming city.

And sign up they did. With some minor caveats on detail, the candidates agreed to all of London Citizens' proposals – including support for the regularisation of migrant workers, which is not the party policy of either the Tories or Labour. Perhaps London Citizens' ability to push candidates beyond the usual party policies was a reflection of the power gathered in the room that night, and the growing influence of London Citizens generally. It is a power that derives from their very different way of doing politics.

Deborah Litman<sup>3</sup>

The Mayor then praises the Strangers into Citizens earned amnesty proposal which he has championed since London Citizens persuaded him of it before the mayoral election in 2008.<sup>4</sup> 'We have led the way', he said to applause, 'in proposing an earned amnesty for people who have been here for a long time, in this city, because I believe if they have been here for a long time and if they can show they are good citizens and loyal to this country and its institutions, we should enable them to express their loyalty and their love; and number two, because it makes simple economic sense for them to enter the system and pay their taxes like everybody else. And that is why I am working with my colleagues and with my political opponents we are championing the earned amnesty, and I believe it deserves wider national consideration.'

Boris then warns bankers thinking of 'hauling down great stonking bonuses' at Christmas to remember Ebenezer Scrooge, 'who lent money at usurious rates to the subprime sector of Victorian London' and who achieved redemption by giving away his money to those who needed it.

The Mayor having recommitted to working with London Citizens, the 'economic responsibility' agenda begins with leading representatives of employers in London taking the podium to praise the LIW. Barclays, KPMG, PwC and Linklaters are enthusiastic about its business and moral benefits. They salute London Citizens, and explain how they had insisted on the LIW not just for their employees but also for their subcontractors

'Working and travelling in London is expensive, and if you're on a low wage it's proportionately more expensive,' O'neagh Harpur of Linklaters told the assembly. 'This is the right thing to do.'

Next up is Cllr Lutfur Rahman, leader of Tower Hamlets Council, who says all his full-time and agency staff are on the LIW. 'When I was growing up, my father's generation did several jobs to make ends meet, and it is a travesty that in modern London people are still earning poverty wages,' he says.

A photoshoot follows, with the Mayor presenting LIW awards to the employers. The City Parochial Foundation announces a £700,000 award to London Citizens to fund the expansion of the LIW over the next four years. 'For us that money is well spent,' says the Foundation's chair.

Then comes the tension.

Steve, a cleaner who works for the Corporation of London, describes how he earns £6.76 an hour before deductions, and how he and his fellow workers need to work extra hours after a nine-hour shift to pay for the costs of bringing up children.

Cllr Mark Boleat, of the Corporation of London, is invited onto the stage. 'Because we are neighbours and share the same economic crisis,' the chair, Junaid Ahmed, tells him, 'will you join hands with Tower Hamlets Council and the finance houses we have met here tonight, and make the City of London a living-wage employer?'

Boleat looks uncomfortable. He responds that all those employed directly by the Corporation are paid at least the LIW, but this was not the case with agency and contracted staff – 'in common with all local authorities, bar one or two'. But he promises to review his procurement contracts, and to work with London Citizens. A relationship is forged.

It is less than a commitment to the LIW, but a remarkable step forward: Boleat had reacted angrily to London Citizens' leaders when they first approached him, rejecting the very principle of the LIW. Now, at least, he is agreeing to review it—under pressure from the size of the audience, and from the knowledge that one of the poorest boroughs in London (Tower Hamlets) pays the LIW, but not the world's wealthiest local authority. By appearing on stage and making that promise, he has *recognised* London Citizens and is making himself *accountable* to it. It has been by such steps – converting angry refusals into public commitments to a relationship – that the London Citizens LIW campaign has put lifted more than 5,000 working families out of poverty.

*Both the regulation of the financial sector, so as to safeguard weaker parties and discourage scandalous speculation, and experimentation with new forms of finance, designed to support development projects, are positive experiences that should be further explored and encouraged, highlighting the responsibility of the investor ... This is all the more necessary in these days when financial difficulties can become severe for many of the more vulnerable sectors of the population, who should be protected from the risk of usury and from despair. The weakest members of society should be helped to defend themselves against usury, just as poor peoples should be helped to derive real benefit from micro-credit, in order to discourage the exploitation that is possible in these two areas.*

Pope Benedict XVI, *Caritas in Veritate* 65

After a performance by one of the member schools, the next three London Citizens proposals – a financial literacy programme for schools, investment in mutual lending, and a statutory charter for responsible lending – are spelled out, and more relationships forged on stage. Agnesa, an east European parishioner at one of the member churches in West London Citizens, who used to work night shifts, shares her story of the crippling debt she can no longer manage after losing her job, and the threats from bailiffs and debt-collection agencies which followed her fruitless efforts to speak to her bank manager. ‘There are days when I do not want to leave the house, days when I don’t want to carry on,’ she says in a calm, clear voice. ‘But there comes a time when you have to stand up and say “enough is enough”. My name is Agnesa, and I want my life back.’

The 20 per cent cap on interest rates is then introduced – by faith leaders together reading from Scripture. A rabbi, a Methodist minister, a Salvation Army officer, the head of the Muslim Council of Britain, and a Catholic monsignor read together from Nehemiah 5:3–13, a story of how an assembly of the people shamed usurers, demanding they give back the ransomed fields and corn.

*No limits? That’s right. Payday lenders charge £25 a month on a £100 loan; that’s nearly 300% APR. The sky is the limit for ‘sub-prime’ lenders who target the 9m people in the UK denied access to credit from banks, mostly in households on very low*

*incomes who struggle to cover their families’ basic needs. Sub-prime lending, worth £35bn a year, bleeds the poorest.*

*The relative silence from faith leaders on this subject is odd. The financial crash has led to a good deal of hand-wringing about bonuses and free-market idolatry; some soul-searching has been spotted at ‘money and morality’ meetings behind closed doors at Lambeth Palace; or between Catholic bishops and financiers at Schroders Bank, as well as in discussions at St Paul’s Cathedral. But that old Biblical sin called usury has seldom disturbed these gatherings, despite an explicit injunction in Pope Benedict XVI’s recent encyclical, where usury is mentioned alongside despair. Caritas in Veritate is plain on the topic: the poorest members of society should be protected from loan-sharking, licensed or not, and have access to microcredit ...*

*Usury in modern Britain is a scandal comparable to exploitative wages in Victorian days: it was argued then that people who freely enter into a contract should be bound by it. But popes and bishops said otherwise. A desperate person does not enter into such arrangements freely; there is such a thing as a ‘just wage’ – sufficient to cover basic needs – whatever the market determines. So it is with debt. Plunging the poor into destitution through usury is serious sin. Will the bishops re-discover their inner prophet, set their face against the usurers, and call for regulation? Nehemiah had the idea. ‘And I set a great assembly against them.’<sup>5</sup>*

‘This is the heart of the evening,’ begins Dr Maurice Glasman, a Jewish leader from East London, citing the Bible, Aristotle, Adam Smith and John Maynard Keynes against usury. ‘The issue that confronts us is that money has become much too powerful in our city,’ he says, reminding people that the taxpayer bailout of banks in crisis was the largest transfer of wealth from the poor to the rich since William the Conqueror. ‘Only organized people can resist the power of money,’ he adds. ‘We’ve got to lay down a political limit to how much the rich can exploit the poor in their distress.’ This is the beginning of the first anti-usury campaign in 500 years, he continues. ‘The living wage raises the floor, the interest rate lowers the ceiling – we’ve got to win this.’

Another London Citizens leader, a Methodist minister in Hammer-smith, pays tribute to Rabbi Nathan Asmoucha, who lost his job at Bevis Marks Synagogue after he allowed London Citizens to meet there for the

launch of their anti-usury campaign. 'We salute you for the leadership and courage you have shown,' says the Revd Madeleine Andrews, before introducing a Methodist minister from the US, who presents Rabbi Asmoucha with a cheque. 'When we heard that Rabbi Asmoucha had lost his job, we took up a collection,' she said. 'God is with you, justice prevails,' says the Revd Carletta Allen in rousing preacher tones, as the hall gets to its feet to applaud.

'I wonder if you remember how many people told us it was impossible,' says the next speaker at the podium, the Revd Angus Ritchie, an East End priest. He is recalling the start of the LLW campaign. 'But we had faith, we did our research, and look what we've been able to deliver. With this campaign, too, we've built our power, and here is the research ... Change must come. Change can come. And now we ask our politicians: are you going to work with us to make sure change does come?'

One by one, MPs from the three main parties come to the podium to respond to the five proposals, promising to work with London Citizens, giving a variety of responses, and being asked by the chair to clarify and make specific pledges. A series of concessions are extracted, which London Citizens leaders will be able to follow up. The work for the next year is cut out.

The assembly ends with a huge choir on stage. Another London Citizens campaign is launched. We are more powerful. And 2,000 people leave the Barbican clapping and swinging their hips. They feel good.

### CST and the call to participation

- 1 '[I]t belongs to the laity, without waiting passively for orders and directives, to take the initiatives freely and to infuse a Christian spirit into the mentality, customs, laws and structures of the community in which they live' (OA 48).
- 2 'It is up to these Christian communities, with the help of the Holy Spirit, in communion with the bishops who hold responsibility and in dialogue with the other Christian brethren and all people of goodwill, to discern the options and commitments which are called for in order to bring about the social, political, and economic changes seen in many cases to be urgently needed' (OA 4).
- 3 'It is necessary that all participate, each according to his position and role, in promoting the common good. This obligation is inherent in the dignity of the human person ... As far as possible citizens should take an active part in public life' (CCC 1913-15).

- 4 'The direct duty to work for a just ordering of society is proper to the lay faithful' (DCE 29).
- 5 'In the Catholic tradition, responsible citizenship is a virtue, and participation in political life is a moral obligation ... We are called to bring together our principles and our political choices, our values and our votes, to help build a better world ... Forming their consciences in accord with Catholic teaching, Catholic lay women and men can become actively involved: running for office; working within political parties; communicating their concerns and positions to elected officials; and joining diocesan social mission or advocacy networks, state Catholic conference initiatives, community organizations, and other efforts to apply authentic moral teaching in the public square' (US Conference of Catholic Bishops, *Forming Consciences for Faithful Citizenship*, 13-16).

### Focus on *Octogesima Adveniens*

- This 1971 apostolic letter celebrates the eightieth anniversary of *Rerum Novarum*. It was written to Cardinal Maurice Roy, president of the newly established Pontifical Commission for Justice and Peace, who is the document's main author. Many see *Octogesima Adveniens* as Pope Paul VI responding to the Latin American bishops meeting in Medellín.
- It is addressed directly to Catholics, urging them to take a greater responsibility for the societies in which they lived. *Octogesima Adveniens* emphasises that action for justice is a personal responsibility of every Christian, exercised through Christian organisations and institutions, but working with other Christians and all people of goodwill. Its major contribution to CST was its insistence that 'the dignity of human beings and their ongoing humanisation require a universal participation in politics broadly understood, specifically in participation in decision-making towards the common good'.<sup>6</sup>
- The document represents two significant shifts in perspective. Paul VI urges the Church in each place to analyse for itself the social situation, and to develop programmes to improve it – local solutions to local problems. Second, the document embraces 'politics' as a means of solving questions. A distinctive feature of the encyclical is the emphasis on action: 'the need is felt to pass from economics to politics ... each man feels that in the social and economic field, both

national and international, the ultimate decision rests with political power' (OA46).

- The call to politics in *Octogesima Adveniens* is essentially a recognition of the new pluralism which should mark Christian engagement with the public sphere. Gone is the old model of Catholic Action, in which lay people act under the orders of their local bishops to defend the rights of the Church; gone, too, is the suspicion of democratic politics which was never far from papal pronouncements through the nineteenth and early twentieth centuries. The Pope is here calling on Catholics to work with others, in their own right, to change the world. 'In OA the Catholic layperson was instead urged to claim an active and independently chosen role in transforming the world in the direction of justice through collaborative action.'<sup>7</sup>
- There are also some new themes. One is urbanisation: Paul VI sees people facing a new loneliness as a result of the anonymity of the city, exacerbated by poverty, indifference and consumerism – a new world of the haves and have-nots – in which exploitation thrives. Another is the environment: the Pope calls for a new sense of responsibility in the management of the earth's resources, in order to provide for all. There is also a more explicit assertion of the option for the poor, in which the poor are not just recipients of justice, but are called to be its agents too.

#### Key points

- 1 *Octogesima Adveniens* identifies new social problems: urbanisation, discrimination, emigration. He notes the desire for equality and participation (OA 22–41), which are 'two forms of man's dignity and freedom' (OA 22). The two are related, in that participation in decision-making implies a degree of equality, an equality which Paul VI saw as rooted in the dignity of God-created human beings.
- 2 Paul VI goes on to address the failed promises of ideologies, and the ambiguous nature of progress, which is often defined in too narrow a materialist sense. Christians must address these problems (OA 42–7), forging a politics of the common good, and allowing political action to express the contemporary demand for greater share in responsibility and decision-making.
- 3 Participation goes hand in hand with responsibility: 'The quality and truth of human relations, the degree of participation and responsibility, are no less significant and important for the future of society than the quantity and variety of the goods produced and consumed' (OA 41).

- 4 *Octogesima Adveniens* also deals with the search for adequate democratic models which will allow for 'a reasonable sharing in responsibility and in decisions' and 'the giving of wider participation in working out decisions, making choices and putting them into practice'. This participation, says Paul VI, is 'the path to (a person's) development'.
- 5 Finally, Paul VI issues a call to action (OA 48–52) to each Christian, calling on them to consider how best they can participate in action.