# ‘Manage Your Money Week’ Feedback

**Credit Union Table**

(Financial Inclusion, Debt Advice & Anti-Loan Sharks)

**Issues that increase risks of financial exclusion:**

* Universal Credit/ Benefits

6 week delay means many will fall behind a range of bills and payments

Lack of money skills to budget for rent with one monthly benefit sum leading to possible homelessness

Sanctions can make claimants destitute and vulnerable to loan sharks & high cost lenders

* Lack of budgeting skills needed to handle Universal Credit, benefits and wages
* Banks/ companies promoting a ‘buy now, pay later’ culture to people who cannot pay later!
* Our economy needing people to spend and not save has created a culture with nothing to fall back on
* Student loans normalising concept of living in debt for the Millennial generation
* Need to reverse the trend of ‘low interest rates = not worth saving’ – everyone needs a financial cushion!
* Going overdrawn on bank accounts because people don’t understand how banks make their money
* Not understanding how ‘contactless’ payments make people lose track of their spending & go overdrawn
* Not having required ID prevents people opening bank accounts
* Post Office closing simple benefits only accounts because there is no profit to newly privatised company
* Loss of local services like banks that have centralised into the city centres have alienated people
* Problem of rise in gambling betting shops and gambling addiction is putting families & individuals at risk
* Some mental health issues prevent people from managing finance, providers can work with Credit Union
* Illegal immigrants will not ask for help for fear of coming to the attention of the authorities
* Hidden problem of armed forces veterans rarely asking for support in transition to an independent life
* Allowing children to follow the ‘buy now, pay later’ culture to become vulnerable to debt
* Christmas as a central point in the year to cause more debt and vulnerability to loan sharks

**Collaboration for Education & Prevention is Key to Financial Inclusion:**

* Promote advice services and Credit Union before people hit a crisis making it harder to help them

As people only go to debt advice when in a crisis, signpost early to prevent major problems

* Raise awareness of loan sharks and high cost lenders without ‘preaching’ and telling people what to do
* Gambling addiction in the news – can Credit Union provide awareness sessions? (Ian will explore this)
* Education ‘Jargon Buster’- show how banks & lenders make money from ignorance and give alternatives

This cannot be done in a vacuum; Credit Union needs partners and volunteers to run workshops

* Universal Credit solution – Credit Union pre-paid ‘jam jar’ debit card spits payments up into envelopes
* Council ward officers piloting local services at centres, Credit Union to support this
* Promote Credit Unions to charities serving mental health and other vulnerable people and include awareness sessions to careers and support workers too
* Collaboration across the sectors to increase education and reduce vulnerabilities to poverty
* Credit Union is working with schools to provide financial education and promote a savings culture
* Be inclusive - everyone is vulnerable to financial problems – promote payroll savings to help staff save
* Faith inclusive – Credit Unions do not pay a fixed interest rate but a dividend so all faiths can save
* ID inclusion - Credit Unions can take a social landlord tenancy as ID where banks cannot do so
* Credit Unions provide Christmas savings accounts to help people save for Christmas and work with Illegal Money Lending Team to put on Loan Shark Awareness events with community partners.

# ‘Manage Your Money Week’ Feedback

**Energy/ Fuel Poverty Table**

(White Rose Energy + Groundworks ‘Green Doctor’)

**Issues that increase risks of Fuel Poverty:**

* Universal Credit/ Benefits
  + 6 week delay means many will fall behind a range of fuel bills and many will struggle to recover
* Bills, meter readings & thermostats can be complicated to understand putting people into debt
  + Fear of perceived form filling is a barrier to people switching
* Arrears – many do not apply to switch because of arrears, trapping people in fuel poverty
* Asylum Seekers need support when transitioning to Refugee Status as lose government financial support
* Illegal immigrants will suffer in silence in fear of deportation if they ask for help -
  + There is a need for a dedicated energy support worker to help refugees and illegal immigrants
* Need for co-ordinating support e.g. Warm Home scheme with other initiatives to raise awareness of help
* Armed Forces veterans need support with energy costs transitioning from full support to independence.

One of the least likely groups to ask for help

* Finding White Rose Energy on comparison websites - tick ‘all providers’ as they do not ‘pay per click’!
* Fuel support targets unemployed & poor but must recognise that energy arrears affects working people

**Education & Practical Solutions:**

* Arrears – some companies will still switch people even if they have arrears
* Smart Meters rollout will make it more simple to switch via remote upgrades
* Green Doctor come to homes to explain bills, switching and train carers to help vulnerable to understand

People can self-refer to Green Doctor or through community orgs – home visits made within 2 weeks

Safe service – staff have DBS checks plus are fully vetted and trained

* Green Doctor has eligibility criteria but is quite flexible to ensure maximum people get help.
* Little publicised ‘Hardship Funds’ exist with energy companies – need to ask
* Water company has a support scheme, need to ask for it
* Muslim support fund ‘Zakhat’ provides emergency bill payments to all the community
* Explore a dedicated energy support worker to help refugees and illegal immigrants

Green Doctor to explore attending ESOL classes to raise awareness, need translation partnerships

* Explore co-ordinating support e.g. Warm Home scheme with other initiatives to raise awareness of help
* AGE UK provide a range of support to all members of the community
* Explore partnerships with Armed Forces veterans charities to support with energy costs
* White Rose Energy – council is energy provider at reduced rates but if looking on comparison websites people need tick ‘all providers’ to get a quote as they do not ‘pay per click’!
* White Rose Energy – aimed at diverse customer base as poverty can affect anyone incl those who work
* Circulate PDF leaflets of White Rose Energy and Green Dr across community and advice networks

# ‘Manage Your Money Week’ Feedback

**Families and Children Workshop**

**Impact**

* Some communities struggling to understand benefit changes
* Fear caused by letters being sent which are written in a language/ style which is formal, legalistic and difficult to understand and can cause stress and fear
* Messages in the media/ social media/ conversations are creating fear/ panic/ misinformation about Universal Credit

**Actions**

* Need to continue to community clear messages and share the facts about Universal Credit

**Good Practice**

* Faith Centre
  + Link to National Zakat Foundation
  + Support Muslim families in financial crisis
    - Often vulnerable families and individuals
    - Some are destitute, no food, no ability to access funding for fuel
    - Provide 1-1 service and post crisis support
  + Open to referrals

**Work to support families at pre-crisis level**

* Stronger Family Project
  + 12 key workers over 6 organisations
  + Launched in July
  + Referral only

**Support for Budgeting Skills**

* Referrals
  + Refer to Incommunities for social housing tenants
  + Refer to CAB for private tenants
* Wellsprings Together Bradford
  + Will be running Train the Trainer UC budget skills sessions from Jan 2018
* E-learning for Council Staff
  + Training modules on poverty and energy etc
  + Martin to check if can be accessible for voluntary sector staff

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# ‘Manage Your Money Week’ Feedback

**Young People and Housing Workshop**

Discussion centred on the Bradford Cares campaign (begging and homelessness) in the absence of Nightstop.

* Roll out of Universal Credit is a concern – coming March 2018;
* There have also been Local Housing Association caps on what people can claim.
* Introduced Bradford Cares campaign (donations of time, money or items made through a centralised website- [www.streetsupport.net](http://www.streetsupport.net) Lots of partner agencies have signed up to be on the website; comment that it was good joint working between agencies)
* There will be campaign awareness days across the district, including Social Media, to educate the public about more ways to give to people who are begging/homeless.
* People beg but are not necessarily homeless; some are still receiving benefits.
* Many people know that there are a lot of services available to help in Bradford and a lot of places to eat for free; This can sometimes attract people from out of area as well.
* Bevan Healthcare has a weekly drop-in for those who are homeless to receive medical care.
* Those up to 25 years old can be referred to Bradford Nightstop (meal, wash facilities)
* Addiction (which afflicts many people who are begging) is a very complex difficult thing to address and relates to the mental state of the individual.
* Equality and diversity group – good practice, sharing ideas.
* There is concern around funding cuts having an impact on the vulnerable people in the district – this is always an issue.
* Bradford Outreach is a multi-agency approach that seeks out people who are sleeping rough in Bradford City centre.
* There are other approaches district wide which will be directed/coordinated by Council and Police Ward Officers.

Suggestions/Good practice shared:

* More promotion on social media, of the campaign and facts.
* Put posters about the campaign in known ‘hot-spots’ i.e. Above where people regularly beg such as outside ASDA in Shipley.
* Culture Fusion was mentioned as support for Young people, Thornton Rd, Bradford.
* St Martins in the Fields Church, London have a fund you can apply to for goods/items for vulnerable people eg. workboots.
* The council has an assisted purchase scheme: <https://www.bradford.gov.uk/benefits/applying-for-benefits/assisted-purchase-scheme/>

# ‘Manage Your Money Week’ Feedback

**Managing Money Skills Workshop**

**Local Impact:**

* Language barrier; Eastern European – language issues, sanctions and lack of communication skills;
* Access to internet is low in poorer areas; Internet access/telephone/housebound may be issues for those who are 50+;
* Jargon – small print, confusing;
* People are scared of services;
* Wrong use of services (A&E for a cough);
* Don’t know what’s available;
* There are translations of leaflets but how effective are these?
* Personal contacts work best;
* Accessible information for people with disabilities – can lose benefits by missing the appointment;
* Literacy (or lack of it) makes engagement hard;
* Buddying or courses seem ways to help – peers for example;
* Helpline – too long to wait and people can’t afford it;
* Autistic support – not recognised as needing support and lack confidence;
* Voluntary organisations are folding and there are not enough left to support referrals;
* There have been changes to support/funding;
* People are homeless/on the streets;
* Increased use of food banks, more local impact;
* Universal credit will have a massive impact especially with housing benefit being stopped as a separate payment;
* Chaotic lifestyles – will spend Universal Credit on inappropriate things, which will increase homelessness.

**What could we do?**

* Social prescribing works – community connectors;
* Communicate 1-1 with appropriate language; More peer to peer support on 1-1 basis as well;
* Need more similar models;
* Advice in GP surgeries;
* Relate at the right level, don’t talk down to people eg. Young people;
* Don’t always specialise, gain confidence with wider involvement;
* Work to improve aspirations – starting in schools;
* Empower people to take more control of their lives;
* Banks (in the group) to come to more events;
* Banks run courses on people affected by issues;
* Make what’s available known;
* Have a central database which is managed;
* Job Centres could do more…
* More information in GP’s surgeries and advice available in surgeries;
* People must want to change.

# ‘Manage Your Money Week’ Feedback

**Universal Credit (UC) Workshop**

The session was delivered by Incommunities and centred on their tenants’ experience of moving onto UC along with mitigating action Incommunities was implementing to deal with issues. UC roll-out has been scheduled for June 2018

**Impact**

* Rent arrears had increased by £100k since single people had transferred to UC – expectation is that at full roll out more tenants’ debt will increase.
* Majority of tenants transferred to UC increased their debt (wait for payment was 7 weeks)
* Whilst 68% of UC claimants had payment within 6 weeks of applying, 28% had to wait between 7-10 weeks and 11% waited longer than 10 weeks
* Some tenants had seen their income reduce from £800 to £358 per week.
* Current arrears owed by tenants who would move onto UC is £3.4m – this is expected to rise once they are transferred to UC – impact on individuals and also on Incommunities’ business and other similar providers could be devastating.
* Some households that have currently had benefits capped, will be capped again when move to UC
* Once all applications are digital, applicants will need to give consent to Incommunities to act on their behalf with their claim.
* Those who are disabled or ill will be expected to look for work (waiting time for PIP can be up to 12 months)
* Disabled adults lose up to £78.35 per week on UC meaning they may not be able to attend hospital and GP appointments
* Household with disabled dependent could lose up to £32 per week,
* Support agencies working to mitigate/support claimants against a back drop of constant changes to implementation etc. from Government.

**Actions to support tenants**

* Helping tenants to open bank accounts – working with Barclays as they take people on who don’t have credit ratings
* Providing budgeting advice
* Help tenants to complete Discretionary Housing Payments applications
* Advising tenants on range of support available i.e to apply for Council Tax assistance
* Carry out assessments with tenants to show how much better off they could be if working
* Supply IT support and computer to enable tenants to do job searches etc.
* Work with the Council and others to help tenants get the skills and employment training they need in order to get work that pays.
* Work with tenants in arrears so that likelihood of eviction is reduced.

**What more we could to do locally**

* Have more information/awareness sessions like this and to a wider audience
* Ensure literacy and numeracy skills training is available to all adults would benefit from it
* Need to push VCS to support vulnerable adults impacted further by UC
* Inform all support agencies where people need to be sign posted for help
* Use volunteers to get the message out.
* Roll out initiatives that work – such as Royds Communty Associations ‘Money Buddy’s’ scheme.