

## **Outcomes and action plan from debt discussion – 15<sup>th</sup> June 2017**

---

- General absence of debt advice and provision outside traditional working hours (9-5) – disadvantages a section of people who could be affected
- There is a reluctance to seek help
- Message of help available not getting through to some people (e.g. those who do not access other services)
- Various barriers to some people seeking help:
  - Language
  - Mental health
  - Mobility
  - Social Isolation
- Identified that debt advice services need to be promoted more widely  
Example 1: could the Money Information Centre leaflet be sent out with city-wide council mailouts (e.g. council tax letters, electoral registration)?  
Example 2: Social prescribing model – advice/information to be shared at GP surgeries and health centres.
- More work needed to prevent vulnerable people being exploited by high-cost lenders
- Debt management and help services could be shared via housing visits and social care visits
- Promote opportunities for local people to get involved in debt advice and awareness raising (e.g. by becoming debt advice volunteers)
- Absence of employment opportunities flexible around school times
- Particular gap of people living in rented accommodation accessing debt advice services
- Identified that schools are an important platform to promote money management but that there is a general absence of provision in schools.

### **What has happened since the workshop?**

- Discussion points from the community committee (above) shared with providers for comment and to take forward
- Additional 'Money Buddy' placed at Ebor Gardens Advice Centre, funded by Wellbeing. Post to work on flexible hours to ensure it is accessible to all.

- Two new 'illegal lending Money Buddies' post created, to be based at Lincoln Green Community Centre and Deacon House Community Hub
- Facebook posts and information leaflets from provider partners shared on Inner East Facebook pages
- Debt provision leaflets distributed at local galas and fun days
- Arrangements made for debt providers to go on Fever FM to raise awareness of debt and the services available
- Volunteer debt advice positions shared on Facebook (e.g. Money Buddies, Benefit Buddies)
- Financial Inclusion Newsletter circulated (monthly) by the Money Information Centre (MIC)
- Announcement that Leeds Credit Union to be part of the new 'Livesavers' scheme, working in primary schools to encourage saving
- Discussions on how to progress some of the conversations to be progressed via the East Leeds Debt Forum.