

HELPING PREVENT AND IMPROVE MONEY PROBLEMS; ENSURING WE HEAR PEOPLE

Resident's perspectives in Nottingham neighbourhoods

APRIL 2018



Emma Bates, Financial Inclusion Support

On behalf of the Nottingham Financial Resilience Partnership

Acknowledgements

I am indebted to the 38 interviewees who were prepared to share their personal story with someone they didn't know. This report belongs to them. Their input will help services in Nottingham to respond better to addressing issues of financial difficulty and to making sure that people's voices are better heard going forward.

My thanks also to the Nottingham Financial Resilience Partnership's Core Group for their comments on the draft, and to the wide variety of individual workers and local services for their support with promoting the research to potential respondents.

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1. Introduction

This report describes the findings of research carried out with local residents in four areas of the city: Aspley, Bestwood & Bulwell, Clifton & Meadows, St Ann's & Sneinton. The research was funded by Awards for All and produced for the Nottingham Financial Resilience Partnership.

The Nottingham Financial Resilience Partnership has drawn partners together to work to tackle financial exclusion and vulnerability in the city and to enable people to become more financially resilient. In addition, relevant available data has been explored through the Nottingham Financial Resilience Plan 2016, and ongoing through the Partnership.

However, the Partnership had not yet heard the priorities and issues of those who directly experiencing financial difficulty and what might work best for them. The Partnership is committed to work that will work best for people themselves. *'Continuous community dialogue'* is one of five underpinning principles of the Partnership's Terms of Reference (January 17).

The aims of this research were two-fold:

- to hear from people who had struggled with money problem in the last year, to inform work in the city and the local areas, to prevent and address issues
- to identify how we can continue to enable people's own voices to be heard and establish mechanisms for this

2. Background

The research project aimed to identify community and resident's own priority needs around financial resilience, and to develop mechanisms for people to directly influence the priorities for action on tackling financial vulnerability in Nottingham. It covered four areas of the city:

- Bestwood and Bulwell
- Aspley
- St Ann's & Sneinton
- Clifton & Meadows

In the four neighbourhoods above, there are already organisations committed to improving people's financial resilience. The Partnership wants to ensure the needs of people directly experiencing the issues are heard and addressed, and to enable people affected to have a clear and effective voice for the future.

Financial Resilience local stakeholders event have previously taken place in Bestwood, St Ann's & Sneinton, Aspley, Clifton & Meadows and Bulwell. This led to action plans and stakeholder groups being established in most of the areas. Of these Bestwood was the longest running, for approximately 3 years. Aspley was established 2yrs ago and is currently continuing.

Having a 'bottom up' approach and hearing from people directly is critical to making a difference, and findings from this research and any other such community research will be fed into existing local stakeholder groups and into the city-wide Financial Resilience Partnership.

3. Methodology

In the four neighbourhood areas listed, the plan was to engage communities and those residents most likely to be experiencing financial difficulty in the research. The original methodology planned was to use focus groups and semi-structured interviews as well as community surveys.

However, it became evident that a more productive method would be to carry out individual interviews using a semi-structured interview. A copy of the semi-structured interview guide used is attached at **appendix A**.

The work commenced in summer 2017. The aim was to carry out 40 interviews. 38 were actually carried out. A flyer (**see appendix B**) was produced and distributed widely to front line services in the various neighbourhoods and sent to a wide range of front line workers. Gaining sufficient numbers for interview from some of the key areas took significantly more time anticipated.

Each interviewee was given a £15 Intu shopping voucher.

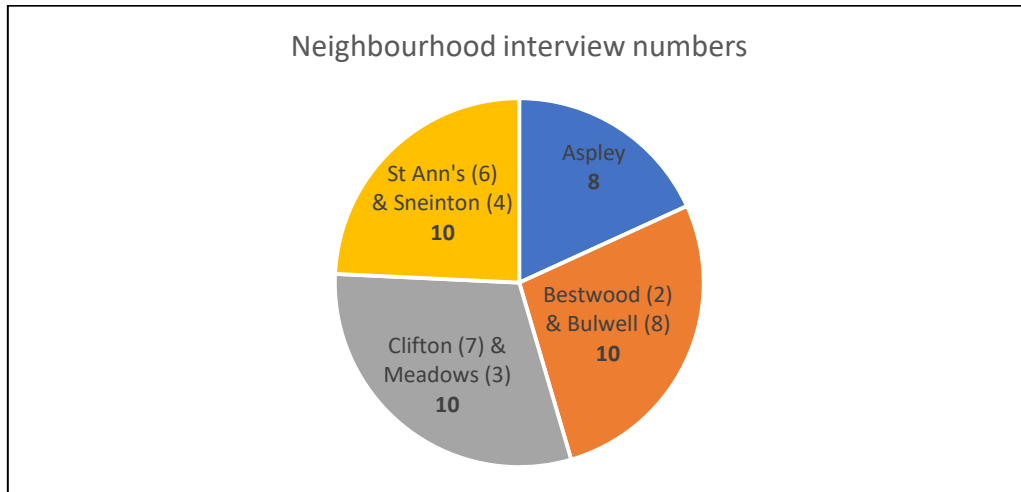
Following analysis, interviewees will be sent a copy of the report unless they asked not to be re-contacted. They will also be contacted regarding setting up potential future mechanisms for people's voices to be heard.

The report will be sent to the Nottingham Financial Resilience Partnership as well as any local stakeholder groups.

4. Analysis

SECTION A

1. Neighbourhood interviewee numbers

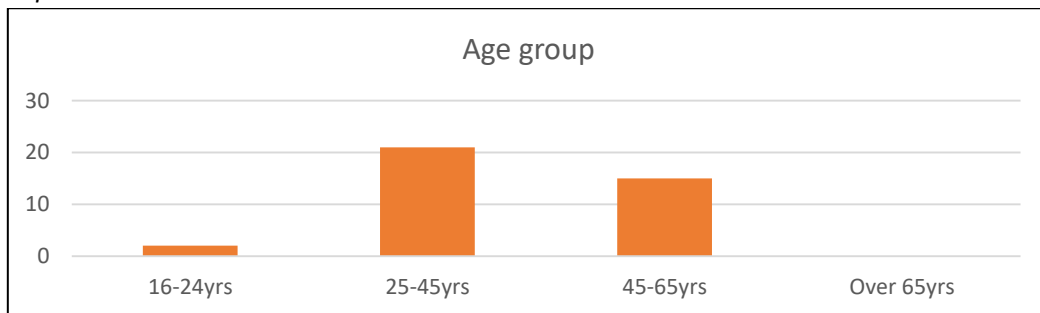


2. Referral sources – see appendix C

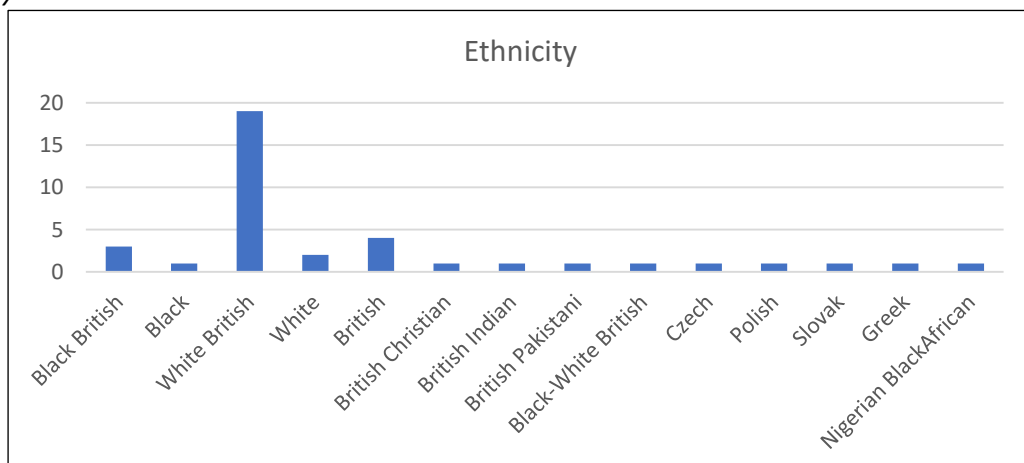
3. Demographics

Gender: Male 11 Female 27

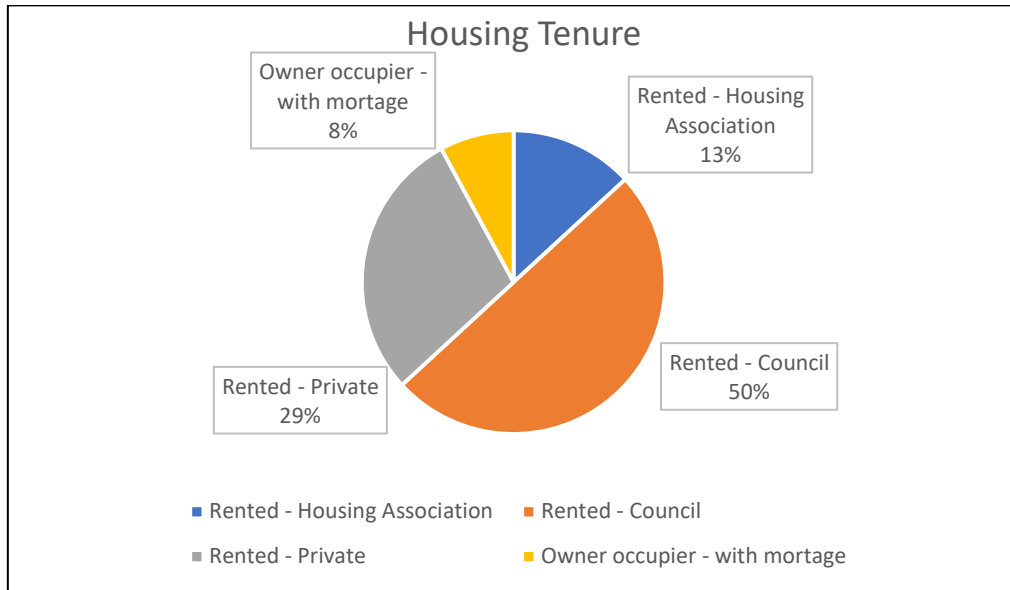
Age group:



Ethnicity:

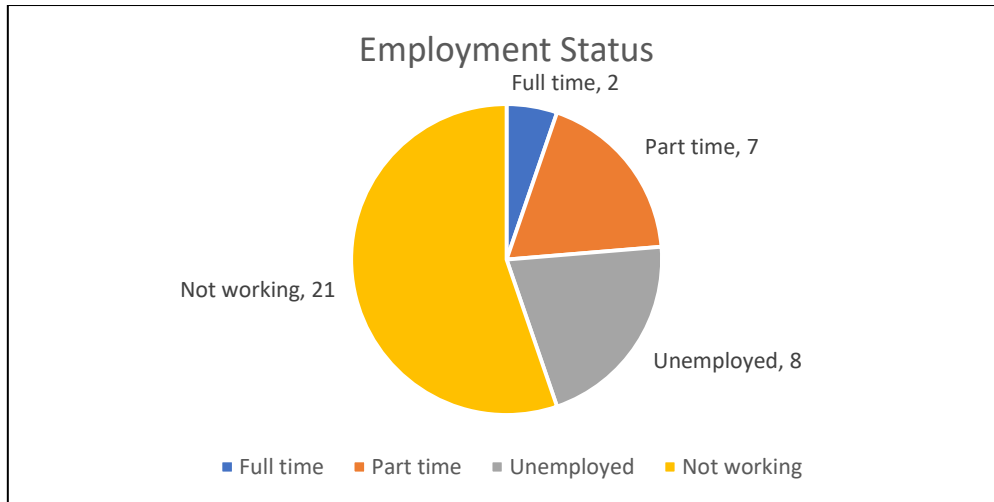


Housing Tenure:



4. Financial circumstances

Employment status:



Note: there were no interviewees either retired or on a zero-hours contract.

Length of unemployment (for those unemployed):

Time	Number	Time	Number
Under 1 year	2	5-10 years	1
1-2 years	2	15 years	1
2-5 years	1	20 years	1

Living Alone or With Others:

Living alone = 11 Living with others = 27

Of those 'living with others':

Ten interviewees in total lived with a partner. Out of these ten, just three lived only with their partner; the other seven had dependent children.

Of those 'living with others' with children, (whether living with or without a partner):

Total number of all children in household –

1 child = 2	4 children = 1
2 children = 12	5 children = 1
3 children = 1	

Number of *dependant* children in the household (whether living with or without a partner):

1 dependent child = 2	4 dependent children = 1
2 dependent children = 11	5 dependent children = 1
3 dependent children = 1	

Income

Main income earner :

Self = 32

(11 were those that lived alone; 12 had dependent children which included some larger families; 2 had non-dependants living with them)

Partner = 4

Both same = 2 (1 had dependent children)

Income levels per calendar month varied widely, ranging between £181 pcm - £1935 pcm. It is not possible to interpret from the income level data without considerable further analysis work due to the wide variety of circumstance. Some people received housing benefit and council tax reduction and others not, some had dependants and others not, and in some they were the sole person with an income but not in others.

Levels of debt

Number of interviewees	Debt level
4	Zero debts
8	Under £1k <i>(also had a student loan)</i>
5	£1k-£2k
10	£2k-£5k
9	£5k-£8k
0	£8k-£10k
0	£10k-313k
2	£13k-£16k <i>(both largely due to benefit overpayment owed)</i>

It should be noted that amounts were as people were able to recall them at the time. Not everyone knew exact amounts and in some instances totals may be higher.

SECTION B

1. About the money problems people had had. Main reasons that led to the problems.

Causes/ Issues

The main causes of people's money problems fell into the following categories:

Job loss

For several people money problems were triggered by the loss of their job, sometimes also combined with other circumstances such as illness, benefit issues or change in home circumstances.

Depression

For four people it stemmed from depression – two triggered by bereavement.

Moving house

For another handful, it was moving house that had triggered or exacerbated money problems. The move had caused the debt, led to a delay in benefits especially housing benefit delays.

Impact of family members/ relationships

For many, family members/ partners had or were causing or adding to their financial problems. This included children's (sometimes grown up children's) demands for things such as clothes and activities. One mother said her teenager would only wear top brands and had taken out a loan for clothes. Another simply did not want her child to miss out on things. There was a grown-up child, taking money for drugs. One person previously good with money, struggled to say no to a partner for money for drink. One or two had grown up children who didn't contribute. For others, it was simply the costs of having children, in terms of clothes, food, school related costs, childcare costs.

Two found their benefits dropping when a child had left school and had found the adjustment difficult.

"When my son left school, then my money dropped and I had to change things round with my money. I was crying, thinking about what am I going to do."

Two had costs related to caring for a sick partner or child.

Two had taken out loans as they wanted to help relatives – both already had their own existing debts beforehand, and so then found their debts became unmanageable.

A couple of interviewees had found that moving in with a partner had made them worse off, *'You try to do the right thing'*

Another commented Universal Credit was an issue for couples as you got more for a single claim.

Insufficient income

Many cited insufficient income, as the main cause. Also though, many of these had debts and arrears they were paying off out of their income.

Benefits are not enough: some related this to the costs of children; a few that they also had debts going out. But about a third commented how they just generally found it very difficult to make ends meet and that bills and living costs all seemed to be rising.

“By time paid for shopping and stuff, we’re literally left with nothing. I don’t think they actually want you to eat..... Universal Credit is the worst thing for anyone.”

“Cost of everything going up compared to what government is giving.”

“You get money in one hand and it goes out in the other and its winter now and its £20 a week (heating)... And food and stuff.”

“The money from Universal Credit it doesn’t last... Doesn’t last a fortnight with electric, gas, internet (for job seeking), bus fare to get to town.”

This struggling to make ends meet and housing costs included those who had mortgages. One who had become unemployed, commented how Mortgage Interest Support does not start for three months or more after unemployment, which meant no support in the interim.

Two people were affected by the benefit cap, leading them into financial problems.

Errors, Overpayments and Confusion

For a significant number of people their problems had come about due to errors either on their part or the part of the creditor (such as DWP, HMRC, NCC or housing provider), overpayments by DWP, poor communication about the debt or overpayment and often the person simply not being very clear about what was happening. This issue applied to over a third of the group and had often led to very big debts.

These are issues which should be possible to improve going forward. Some appeared to be from a lack of financial capability and some were due to an organisation causing a reduction in the person’s financial capability as the lack of/ poor communication then made it difficult for the person to plan or budget.

For three it had been overpayments in Child Tax Credit or Housing Benefit. Errors had arisen because of not understanding English well, because of not understanding how to notify when change of circumstances, HMRC continuing to say different amounts owed, or the person being away when bills came leading to late payment (and then not being able to get anyone to call her back about it).

For two, changing messages were being given about the amount of Council Tax owed. One had not realised they needed to inform the Council Tax about a benefit change, thinking it was done automatically, which then led them in to debt.

Other issues were not understanding or knowing how calculations of arrears had been arrived at with JSA and Universal Credit, and paperwork being lost by DWP leading to significant overpayment and debt and the person not knowing this was happening until too late. There was a case of money taking a year to come through when someone moved back in to care for someone. In another case, the Social Fund had contacted someone to collect arrears from a debt of 16 years ago.

Changes in benefits and being able to manage these changes so they didn't lead to other problems were identified. One person commented:

"The benefits change so often I always think, because of a budgeting loan, and for something else. So it's hard to keep track and know what's coming in or out... It's because it's all coming in different days. Universal Credit will be better because it all comes on one day in the month, so will be easier."

One person went onto Universal Credit after losing their job. During the initial five-week wait for Universal Credit they had to have a 'hardship payment'. They were now paying that back at 40% of their Universal Credit so had never had a full payment, and had also had sanctions.

Having existing debts before a financial shock

In five cases people identified they had existing debts or loans (some high cost lenders) before having some form of financial shock such as job loss or unexpected cost. There was no plan in place for such instances and debts quickly became unmanageable.

Also, one young person commented:

"Me and my partner had to take out a loan because the car broke down last year and we were both already in debt from being young and spending too much money."

Advice services comments

There were three negative comments about two separate advice services in the city not doing anything or helping the person.

Debts – nature of debts

Whilst not everyone had debts many did. Most people with debts, had arrears on household bills, such as housing costs and utilities. Of those that had debts, almost half had borrowed from high cost lenders (most, but not all, doorstep). Most of those that had borrowed from high cost lenders had loans from more than one lender. A few did not know how much they owed. Most seemed unaware of the Credit Union. Many were not in touch with any advice services.

Some commented on why they had borrowed from these lenders:

".. because they are instant".

"They've been fantastic and have helped me out loads. They do it quicker and it's done weekly. They've always helped me."

Some commented negatively though on their experience:

"I was getting leaflets through the door and it was Christmas and it was like, the temptation. But then you have to pay it back and it's the interest."

"They charge £23 per month admin fee too."

"When I couldn't pay other week the man was a bit funny with me."

A couple of people commented that they now owed quite significantly more than the original loan from the high cost lender.

On a rent to own company,

"... they whack the interest on because you're paying weekly."

In another instance a rent to own company had added a charge of £46 because of a missed payment the day she went into labour, even though she explained and apologised.

In one instance, the doorstep lender had advised the person to ring Step Change about their debts.

It should be noted there were also debts like catalogues, credit card and bank overdrafts. Around a third had high amounts of debt on bank loans, bank overdrafts and credit cards. Amounts ranged, between a few hundred up to nine thousand pounds. It should be noted, these are *in addition* to other debts they had.

Of those interviewees that didn't have debts, they were struggling to cope.

One person, who had previously accessed a debt advice service, commented how they would like to have someone to talk to the debtors. *'It would be nice to have someone to talk to them – the debtors.'*

2. Whether people had problems affording essential items in the last 12 months, and cause and impact.

Twenty-eight people said they had had problems affording essential items within the last year. A further five talked about not being able to afford any extras or ability to replace anything. Several people commented they couldn't afford 'proper, nutritious food'.

What impact this had:

"Makes me depressed and low, anxious, lots of anxiety. 'I feel a bit less than'. ... Isolation and avoidance - I put the letters in a drawer."

"You get depressed. It has a major impact. You think, 'Is life worth living?' With not having nutrients and vitamins you feel low. No energy."

"I get depressed about it all. I want my daughter to be able to keep up with her friends and that. Sanitary products too and for my daughter even and toiletries is difficult."

"Stress. Feeling down. Not feeling myself. No confidence."

"It feels like it's pulling us apart. I can't afford the food they (the children) like..... It pulls you down. Breaks you. Makes you feel degraded. Makes you feel you can't look after your own kids. It makes me nasty, which comes out when I speak to the kids and I've never done that before."

"...kicked off some of my disabilities which made things even worse... it makes me not a nice person."

"I don't sleep sometimes because of worrying if they'll (the children) be alright", (speaking of not having heating on).

"I have depression and anxiety. It gets you down when the kids ask if they can have this or that and you have to say 'no', because I can't afford it. Like Christmas presents, I have to start ages before it's even here and get bits each week."

".. I have COAPD and asthma. When you can't buy proper food it affects your health."

"If I don't have support from the city I live in, I let my family down, and that makes me so scared."

"Bad when I first moved in because I never had any gas and my daughter was new-born, so that was difficult."

“My daughters can’t go out with their friends and don’t want to invite their friends to the house because of how it is.”

“I make sure all bills are paid but my son complains if stuff he wants isn’t in the freezer and then I feel bad... It stresses me where I’m going to get the money from. Robbing Peter to pay Paul. Lot of worry and stress and I sit there thinking, ‘how am I going to manage this week?’”

“Have just lived like a tramp. You can live without food but not without bills because they come after you and then you get blacklisted.”

“There’s hardly any food in my cupboards the last two weeks and what I have got my kids get... As long as my kids get something to eat, I can have a biscuit or a slice of toast.”

Food bank use:

Twelve people reported they were or had used foodbanks/ places for free food. There were one or two regular users and one person that used different food banks. There was also a comment on community kitchens use, to help.

“In the last year I’ve been properly food shopping 3 times. So used the foodbank a lot. Am often just eating biscuits and bread/ toast. I’m not dead yet though you know. My son said to me, ‘Dad, you’re losing weight’. But what can you do. Fridge is empty. The cupboard is empty. Gas and electric – every week I’m on emergency. ... Friends and family is all I can live off. Nowhere else to go.”

This person had not had a proper meal for three days.

“I usually get a food parcel from XX. Been getting food parcels from there for the last 2-3 years, maybe once or twice a month. I also go to XX if I’ve got any letters I need help with...”

“The cause is because people have been coming to stay with me...”

At least three people seemed visibly malnourished, and one of these required a food bank referral immediately and did not know about how to access a foodbank.

People often seemed to borrow small amounts from family and also to get help with food to get by between income dates.

This seems to show then, some of the very serious effects being experienced by those struggling at this level, upon people’s physical and mental health and upon their relationships with friend and family. In addition, the impact of not being able to eat properly was clearly having serious health consequences for some.

For those that were ongoing long-term foodbank users, underlying causes were clearly not being addressed/ changed for whatever reason and the person was not moving out of crisis.

3a. What sorts of things could have helped prevent it?

The following themes were identified when people were asked what could have helped prevent the problems.

Benefits related

Two thirds of people (twenty-two) cited a range of benefit related problems that could have prevented matters.

Poor communication around benefits and changes, made it harder for people to plan their budget and keep track. For example, one person explained how he'd waited five weeks without hearing anything about his Universal Credit and then got a letter, two days *after* it had gone into his account informing him of the amount and of what they were deducting off. Another mentioned their thirteen week wait for ESA assessment and not knowing how much they would get. Another person spoke of the general poor communication.

"Better communication instead of a random letter from someone and a random decision from somebody..... They don't communicate." (re NCC)

And another explained that HMRC had lowered Child Benefit and Child Tax credit for an overpayment but hadn't informed her. Another person hadn't known the benefits they could claim.

The time, waiting for benefit issues to be sorted was a factor that could have prevented financial problems, as well as the time spent waiting for a claim to start. Some had had to wait very long periods.

Benefit errors including lost paperwork and miscommunications had led to longer term problems such as periods of absence of benefit income or debt owed on overpayments.

For a few it was simply the impact of being on low benefits (some people also had debts coming out or were paying off other debts, and some had taken out loans to tide them over periods of benefit problems), as well as factor such as having to find rent top up, bedroom tax and benefit cap.

Changes at home also led to problems with benefits such as when a child's money stops being part of the income. Another talked of the *"stress of doing things the right way"* with her partner moving in and being they felt, 'penalised' through the reduction in benefits.

This theme then, shows then the importance of much better communication and information around benefits, as well as reduced waiting times for benefits to be resolved or to come through, and of the need for support for people in managing periods of financial change. This also links then into the theme of financial capability (below) as the issues both impacted upon and increased the need for stronger financial capability.

Employment, and more or better employment

Almost a third of the group related prevention of their financial circumstances to employment – mostly to having a job/ not having lost their job. Two people cited the need for increased hours and two the need for better paid employment with link made for one to better education.

Better financial capability

Seven people described aspects of financial capability as something that could have helped prevent their financial difficulty.

“Having some kind of support mechanism, managing it (money). Like budgeting your money. Someone to support to help with planning the budgeting and planning. End of the day, it’s about taking responsibility and understanding the bills come first.”

“I helped X (relative) I found it hard to say no... So it was about better financial management on my part.

“Years ago, I thought about doing a course on financial management and budgeting but I didn’t do it. So, if this happened again, it would be useful.... I would travel outside of neighbourhood if needed but I try not to spend on travel.... It could even be an online course with questionnaire at end of each section, and so I could go through it 4 or 5 times.”

Others described how being better at controlling their spending and paying things off, would have helped. For example,

“Probably learning how to handle money, and speaking to an advisor or something. Learning to respect money and not go down town and seeing things I want”.

One person explained that not being good with numbers was a factor.

Financial capability for younger people:

In addition, three people interviewed talked specifically about the need for financial capability support for them as young people and had a high awareness of how financial education / financial capability would have helped them.

“I was quite young when all this started off. If they had things in place for young vulnerable people, like how to manage money and pay things off. Where people could go and get help. I had my first son when I was 14yrs. I was young and living in a hostel and there was nothing in place – no help for young people. And then you get into debt.”

“Maybe someone coming round to explaining re what you need to do, and the consequences and that. Putting money in envelopes – that helped. Folders to help with planning with bills and rest, so you know your expenses.”

“Schools don’t teach basic money management, which is a massive thing.

Having a fixed gas and electric bill would be a lot easier.”

Debts

For five people, not being overindebted and not having taken on loans was cited as a preventative factor.

“If you didn’t get the loans on the catalogues, but everyone has them.”

“I shouldn’t have got into debt in the first place, but you don’t think about that do you. It’s just one of those things. You can’t see what’s round the corner.”

The need for help and assistance

Four people said there was a need for some form of help and assistance, such as knowing about available actual financial help with benefits and utility schemes, support from a key worker such as a housing manager, to better help from an advice service. Again, this links with financial capability and access to services and support around money.

Living costs

Five people cited living costs as something that would have helped prevent it: eg, cost of bills, cost of living generally, more affordable shops mortgage cost, cost of taxis where there was a health issue, help with clothing costs.

Financial abuse

For two participants there was a situation of financial abuse taking place, ie pressure to give money, which had led to the financial difficulty.

Other

There were then a range of other issues also mentioned: being a single parent, language barriers, poor private sector accommodation leading to high heating costs, insecure private sector tenancies.

3b. What sorts of things would have stopped it from getting worse?

Accessing services

Access to advice services was one key factor in stopping things from becoming worse.

This was partly about knowing where to access help and services being better advertised, as well as knowing about benefit entitlements.

It was also partly about making the step to access the advice service.

"The thing is, there is support I could have had. I know there are debt advisors I could have had. But you bury your head in the sand, you don't deal with it. It's easier to deal with it that way."

"...I find it difficult to be the one asking for help"

"Because of my condition, I didn't like to pick up the phone for help. ... I don't have the confidence. I felt embarrassed."

"I should have sought help earlier."

Also though, there had been two separate incidences of advice services not addressing housing benefit issues and then problems had arisen.

There were also a couple of comments about the need for support in dealing with debtors.

"For me it's about having that support. It could be a helpline number, if you're struggling with money, if you're in debt. I don't know of a helpline. I don't know about dealing with the debtors, because sometimes I have to say 'I can offer this', but really, I can't. Having someone to speak for me."

"You need help from XX (advice service) or if you deal with it by yourself they eat you for breakfast !"

Debts and Credit

Debts were another theme here, with people saying how money going on debts worsened things. Also, one person discussed not taking out loans and said,

"Just don't get loans..... It's because they're there. I haven't got enough money, I'm on my own with 4 kids. So, if you need money, you can get money quick."

There were also comments on credit card availability making things worse and the problem of banks upping credit limits, 'I wasn't going to use it, but then I did'.

And finally, there was an instance of catalogue company interest charging, not working out a payment plan with someone who they knew was struggling and becoming unpleasant.

Financial capability

Again, various people felt that financial capability could have stopped things from getting worse.

"A lot of it is having the right attitude towards money. I've read that people who are well off tend not to spend money if they don't have to. People who haven't got money tend to spend it to make themselves feel like they've got more."

So, to have a better attitude towards money. Because if you don't spend it here you can spend it there, eg Christmas. One year, I only had £5. NCH give a bonus for good tenancies and I use that for Christmas, but I could use it to pay off the credit card debt. But it's difficult not to buy Christmas presents."

Some said the issue was about better control, for example,

"If I could control my money a bit better and pay off your loans and not having to renew them. Something always crops up. Last loan was from the Provident for a holiday because we hadn't been abroad for years. Normally we just go to Skeggy."

Another talked about having had a lot of money at one point and spending,

"Our spending to be honest. We didn't help the situation. We'd previously had all the money – it was like a kiddy going round Goose Fair."

And another,

"It's giving your head a wobble and learning to save. But I don't. But I could probably save. But I see things for the house or the kids and I end up spending. I just go out and when I'm in the shops I spend."

There were also comments specifically again, about *young people*. Support and options for young people in managing money was requested, and people to help. Another said,

“Money management course available locally. They were offered here in Aspley but not where I live, and only to people on means tested benefits. We both come from families that had decent money, so we just shopped at X (supermarket name), but got very poor very quick! You don’t realise when you’re young, you need to go into a shop with a shopping list, and like tips etc on money.”

Benefit issues

For several people, benefit issues were the factor that would have stopped things becoming worse.

For several this was about there not being the long delays in resolving benefit issues (included PIP, ESA, Housing Benefit and Universal Credit). One said,

“If I was a different person I might have given up.”

And another,

“.... not waiting 13 or 14 weeks. .. So then your money can be put right straight away. Because especially when you’ve got little kids, they can’t live on that sort of money,”

Generally, comments related to the delays leading on to other financial problems or debts. In addition, issues of deduction taken from benefits, Council summons charges and poor communications were cited.

Better help with work

For several people the worsening of the problems could have been stopped by help with getting work. This included getting a job, more hours and help with interview travel costs.

Money

Others talked about general lack of money and cost of living. One said if she’d had more money she would have taken out lower loans.

Not having pressure from others family/ partner

For two or three people this was about the pressure from family members/ partner, from normal pressures from another through to control and financial abuse.

3c. What would help you to become more resilient financially/ in a better place to withstand financial shocks in the future?

People identified the following range of factors that would help them become more financially resilient for the future.

Income/Job

The main factor that people felt would help their future financial resilience was increased income from benefits or better job income (more hours/ better pay). The cost of living and housing was also cited.

A couple of people were unsure whether they would be better off or not working more hours. Earlier access to pension was also cited by two.

Financial capability - general

General financial capability support was a close second in frequency of number of people highlighting this as the factor for future financial resilience.

People asked for help with planning what expenditure needed and a weekly planner, someone to help with working out a budget and to live within means of changed circumstances and changing expenditure, valuing money and tips about money management.

“Someone that could sit you down and learn you about spending and money.”

Others talked about how they now budgeted, keeping track very tightly because of changed circumstances, writing everything down, paying directly rather than using direct debits and one had had helped from friends and family.

There was also suggestion of financial help on what to do with your money when you have some such as savings and investments, switching mortgage lenders.

Two people talked about the need for personal support they needed because of pressure from others to give money, affecting their financial capability.

Savings

A number of people identified the ability to save as the key factor to future financial resilience.

Some said they would try to put a bit of money aside and save for the future, and also try and buy from cheaper shops or charity shops. Another suggested somewhere where you could save regular small amounts such as through a credit union, or a card that you could easily pre-load and save up small amounts onto that you could only use on certain things or in certain shops and this could help with saving for specific things.

Others highlighted the need for a financial safety net but felt they were completely unable to save on their current income. One person described the difficulty of saving when you do get some money:

“You get paid and you get jolly and think, I’ve been poor last week so I’ll spend. People with money just think you should spend less. But people with no money think, ‘if I don’t spend it at that time, I’ll never have anything’, and life becomes depressing.”

Another said,

“Some people like to spend, some to save. It’s from school, how to manage money properly. It’s a state of mind. If you never have respect for money, you’ll never have money. You see kids with the latest iphones ! I didn’t save before when I was working – not consciously. You take money for granted all the time.”

Debt

Several also talked about paying off debts and not getting back into debt again as a key to future financial resilience.

Removing factors that currently hinder people’s ability to plan their money/ financial capability.

More notice, information or stability of income was commonly cited as a factor that would help people’s ability to plan their money and help their financial resilience.

So, for example more notification of changes or cuts to benefits from DWP, NCC or HMRC to allow people to prepare for the adjustment. One person said,

“They should tell people what happens before it happens so you know. It should be straight forward Things should be prepared better, .. The government should put more support into helping people. It’s all about them winning and you loosing.”

One person didn’t know about deduction from their benefits until after the money had gone in the bank. Problems with benefits stopping or being changed between benefits made it very difficult for people to plan or ‘know where I stand’. One person said they thought Universal Credit would be better for them because it would be a set amount.

Also, being able to more easily get through by phone to one of the above services and have more direct communication was also highlighted as important.

Support

Several people highlighted the need for general support and someone to talk to, as important. This ranged from ability to access advice support, support in dealing with debtors ‘someone who can speak for me on what I can afford’, support with assessments, to also having some access to ongoing support to ‘keep an eye’. It also included the need for social support, be that from a community centre or church.

Advice and Information

The need for advice and information was highlighted by several people. Two of these talked of the need for more advice drop-ins in Aspley, but elsewhere also.

Overall there was a need for far more advertising and information: flyers, word of mouth, contact numbers, information in libraries. It was felt that advice services and information were not advertised well enough. The frustration and difficulty of long phone queues and the cost calling DWP for information was also mentioned.

And one person commented,

“The difference between middle class and working-class people: middle class people know where to go to get help, and working class people should have access to that information too.”

Family circumstances

Finally, a couple of people highlighted family circumstances such as needing to working part-time because of childcare and of the effect of a partner moving in resulting in lower income.

Section C

Ways to influence priorities/ have voice heard/ what could we set up here?

1. Do you feel your voice is / was heard? Y/N If no, Why not?

NO = 28

- *Not having somewhere to contact, no support*
- *You really have to fight to get what is due to. You have to fight to get heard. A representative should come and see you, not just assess the form.*
- *I don't think anyone's bothered. It's all to do with the rich people.*
- *Who would I speak to? I go to 'X' (advice service). They will help me but they don't hear my voice as such. No one you can say to, 'this is my situation, how can you help me?' Would be nice to have one place that could deal with everything.*
- *No avenues to put your voice forward. And discussions don't make changes. .. I haven't been asked to hear my voice in any way.*
- *.... it would be easier if there was a structure, if there was an organisation that contacted people regularly re what was available. You have to put information out there a few times for people to hear it.*
- *I feel like you're out of control of your own life. ... It's hard to be articulate when it's about yourself.*
- *Sometimes feel I'm not being listened to, or they've got the wrong side of ... Sometimes I just get up and talk to the wall.*
- *I've never really put my opinion over about myself. I've always bothered about others before myself.*
- *Re an unfair benefit sanction.*
- *No one's voice is heard... People on benefits can't protest because they can't afford to get together to do it. If people got together they'd be so many people, but people can't afford to get together anywhere.*
- *I get timid... sometimes I don't feel like expressing myself about my money... I feel like I'll be judged.*
- *I just don't seem to meet the criteria.*
- *You go to one department and then you get a letter from someone else who you have to explain it again to.*
- *English not first language.*
- *Some people being young and vulnerable, they don't want to speak out how much debt they're in.*
- *Because some people listen to you and some people don't and some people don't take any notice. I find it quite a bit.*
- *Trying to explain to the DWP - they're not interested.*
- *.... not given an opportunity to speak and even when I did speak, it was not taken into account anyway.*
- *(not offered any meetings with anybody or any help with anything)*
- *(people who rent get more support than those with money problems with mortgages)*
- *There's no support in your face. You don't know where to go. It's just... knowing which one.*
- *.. they wanted to know all the ins and outs, and you feel like you're being judged for you asking.*
- *(advice service not responding)*
- *... getting told so many different things from so many different people*
- *... but it's whether they understand if they're not in that situation.*

YES = 10

Note, of the ten, four meant in relation to their advice worker; one, in relation to friends only; one, because they were a worker and knew how to access services; three, they had been able to speak out and make people listen:

Yes friends, but organisations, no.

But only because person is a worker and knows how to access services.

.. because at the tribunal I had to speak out and I got back on what I was on and the companies listened to me.

Sometimes – confidence. Talking to a stranger is difficult.

If I get them to listen.

Through xx advice service.

Because xx advice worker listened to me... because it's not just helping me with money but xx listened to me as well.

Here at xx advice service but not otherwise. Would be nice if we could contact here if we had a problem in the future.

Because of xx advice worker.

DON'T KNOW = 1

I never go to talk to someone about it.

2. Do you feel people should have some way of having their voice heard on their experiences with money difficulties? Would that be useful?

There was universal agreement across all that this was needed and would be useful.

Some comments:

It would mean someone was listening to you. Sometimes it's all you need. It makes you despondent.

If there was eventually some action.

Yes, if someone can change things.

Maybe somewhere to go to say how you're feeling and support at that time.

It should be heard and taken notice of.

Yes, because it can help others and get the point across and that these companies need to think how to deal with people and listen so you can come up with arrangements.

3. What would be the best ways/ would have been best for you to have your voice heard locally in this neighbourhood or in Nottingham?

3.1 Overall responses

		Additional comments given by some
Online – social media (facebook)	16 (42%)	<p>Could be St Ann’s or Nottingham.</p> <p>Facebook for Clifton area or Clifton + the Meadows. Lots of people go on Facebook.</p> <p>Do it as Nottingham Facebook and people could put up their comments.</p> <p>Facebook page, local or citywide. It should have all the info on it but with option for private messaging.</p> <p>Everyone uses social media.</p> <p>Could be for some people, feel safer.</p> <p>Could be Clifton or Nottingham wide.</p> <p>For Nottingham.</p> <p>For Sneinton or Nottingham.</p> <p>But not everyone's on Facebook.</p> <p>People more comfortable when it’s not face to face. A local facebook page. Online is good for people who are in work because you don’t have to be around at a specific time.</p>
Meeting with others in the community	19 (50%)	<p>Yes at Library, with other people experiencing same thing.</p> <p>There’s not a forum where you can go to, to talk about your experience or whatever.</p> <p>In Sneinton.</p> <p>In Sneinton.</p> <p>In Bulwell.</p> <p>Locally in the local community (<i>respondent from Aspley</i>).</p> <p>Locally in Aspley.</p> <p>In Aspley.</p> <p>You can share ideas with others locally (<i>Aspley</i>).</p> <p>Locally in Aspley.</p> <p>In the community, on their doorstep. Needs to be somewhere in people's local area (<i>Bulwell</i>).</p> <p>‘For us, because we’re young and this was our first property, we didn’t know where to go for help. So I just let things go, but if there was help you knew about. I even did a survey online to get help with debt, but it said I couldn’t get help because I wasn’t in enough arrears.’</p>
Meeting with local workers	13 (34%)	<p>Someone to chat to.</p> <p>To get to the Councillors.</p> <p>Not a group.</p>
Regular Money drop in session where we can air our views	19 (50%)	<p>-Where you could share with others in the community about where you can go for help but, it takes a while to get something like this going. People should then put their feedback on the Facebook page to encourage others re where to get help. It could be help with managing money. And people 'buzzing' about it to others.</p> <p>-For help or to share views because maybe others</p>

		<p>experience similar problems.</p> <p>-For advice + to air issues.</p> <p>-Like the EPIC Thursday group.</p> <p>-In Clifton help with benefits and budgeting. Someone you can talk to if you're having problems.</p> <p>-In Aspley.</p>
Someone to ring or email	13 (34%)	<p>-Freephone number is important.</p> <p>-Especially email, because sometimes I don't want to talk directly.</p>
Other ideas? (see 3.5 below)	23 (61%)	

3.2 Overall conclusion

Numbers are relatively small but it would appear that all options had some merit. Favourite though, were the options of 'Meeting With Others in the Community' and 'Regular Money Drop in Sessions Where Can Air Views'. Use of Facebook also appears popular with some. Therefore, some type of combination of a money drop-in session/ money hub could be combined together with meeting with other local people could be developed in each local area. In addition, a Nottingham, city-wide Facebook page should be developed, with possible links to local area specific pages.

3.3 Preferences by local area

(If any additional comments were made by any interviewees, these are given in italics)

Aspley (8)

Online – social media (facebook) <i>Facebook – but not everyone's on facebook</i>	2
Meeting with others in the community <i>locally in the local community</i> <i>locally in Aspley</i> <i>locally in Aspley</i> <i>locally in Aspley</i> <i>you can share ideas with others locally</i> <i>for us, because we're young and this was our first property, we didn't know where to go for help so I just let things go, but if there was help you knew about ...</i>	6
Meeting with local workers <i>someone to chat to</i> <i>to get to the Councillors</i>	4
Regular Money drop in session where we can air our views <i>in Aspley</i>	4
Someone to ring or email	2
Other ideas?	2

Bestwood and Bulwell (10)

Online – social media (facebook) <i>everyone uses social media. people more comfortable when it's not face to face. A local facebook page. Online is good for people who are in work because you don't have to be around at a specific time.</i>	4
Meeting with others in the community <i>in Bulwell in the community, on their doorstep. Needs to be somewhere in people's local area.</i>	6
Meeting with local workers <i>not a group</i>	5
Regular Money drop in session where we can air our views <i>for help or to share views because maybe others experience similar problems. for advice and to air issues.</i>	6
Someone to ring or email <i>especially email because sometimes I don't want to talk directly</i>	5
Other ideas?	6

Clifton & Meadows (10)

Online – social media (facebook) <i>could be for Clifton or Clifton and Meadows. for Nottingham. Facebook page, local or citywide. It should have all the info on it but with option for private messaging. could be Clifton of Nottingham wide.</i>	5
Meeting with others in the community	3
Meeting with local workers	0
Regular Money drop in session where we can air our views <i>- where you could share with others in the community about where you can go for help. But, it takes a while to get something like this going. People should then put their feedback on the Facebook page to encourage others re where to get help. It could be help with managing money. And people 'buzzing' about it to others. - in Clifton help with benefits and budgeting. Someone you can talk to if you're having problems.</i>	4
Someone to ring or email <i>freephone number is important.</i>	2
Other ideas?	8

St Ann's & Sneinton (10)

Online – social media (facebook) <i>could be St Ann's or Nottingham</i> <i>could be for some people feel safer</i> <i>for Nottingham</i> <i>for Sneinton or Nottingham</i>	2
Meeting with others in the community <i>could be in Library with others experiencing same thing</i> <i>in Sneinton</i> <i>in Sneinton</i>	6
Meeting with local workers	4
Regular Money drop in session where we can air our views <i>like EPIC Thursday group</i>	4
Someone to ring or email	2
Other ideas?	2

3.4 Local area conclusion

The breakdown of preferences by local area would seem to broadly follow the overall trend, with some slight variations in emphasis.

3.5 Other ideas for ways to have your voice heard

Advertising - eg leaflets coming through the letter box because you don't tend to come out. But a leaflet would make you think there's someone to contact. Because when you've got money problems, the stigma means you don't come out. I use the foodbank in XX. Something through the letterbox might mean you felt able to face things. Things that do come through your door tend to be things about loans that would get you into more debt again. Most important ways would be Facebook. Meeting with others in the community experiencing the same thing. Advertising through your door. There's not a forum where you can go to, to talk about your experiences or whatever.
Protesting maybe on the streets. Everyone needs that face to face, one to one. I go to the Friary a lot and they help me with some stuff for example food parcel or clothes and can advise on cheap furniture. News, TV and Radio
Group of poor people in the Meadows wouldn't work because people are quite proud. People would want something that was confidential; ideally in the local area so that people could walk to it; maybe appointments so it's private.
Newsletter that people could put their views in. A website. But it needs to be private and confidential as people are embarrassed. So the website would be where people would put their issues and that would link services etc.; that could help.
Newsletter maybe online, or an emailed newsletter. People could each contribute to it and share

<p>hints and tips.</p>
<p>People get embarrassed talking about money so people would shy away from talking in a group.</p> <p>It's nice to know who is helpful and who isn't – it's good to feed that back eg if Council is being difficult. You can talk to one person that's helpful and one that isn't. They should all be consistent, companies should. I also think if they got into trouble and there had been that feedback, they (people) would be more likely make contact earlier (to sort things out).</p>
<p>Some way to campaign about issues. I get angry. I'm angry about the housing situation and private landlords. So, if some way to campaign about that. It affects a lot of people not just me.</p> <p>And having a drop in for the money advice – available locally and easily, and to air your views. And if you feel you've been wronged in some way, to have some sort of legal support. And the letters you get from the Benefits – I don't think I'm daft, but I don't understand what they mean.</p>
<p>Housing Groups – where tenants would meet up and talk about things.</p> <p>I like to talk to a person like this (face to face)</p>
<p>All is good – especially Facebook because 9 out of 10 people go on Facebook. One for each area might be better because like, the young people can't go to different estates and that.</p> <p>Trying to get people in before things get to that stage, before it gets on top. People go to advice (services) when it gets on top, not when it's happening and then expect advice centre to wave a magic wand to sort it. I'm terrible like that.</p> <ul style="list-style-type: none"> - Get some leaflets made up and sent out. - Set up little courses on how to handle money – I'd come !
<p>Having leaflets around re who you can contact.</p>
<p>Places like the Friary. They've got people I can talk to and sometimes I use their phones and stuff.</p>
<p>Letter through your door where you say what you think and send it back off. A survey.</p>
<p>A place where people can come where you can have a cup of tea and chat and there are some people there where people can help them.</p> <p>If you could meet government workers face to face you can get a response more.</p>
<p>One to one with a worker locally in Clifton</p>
<p>Something like this survey next year.</p>
<p>Radio because I don't have the internet. You get NHS adverts and they could do that with money worries things. Or TV.</p> <p>Or at Clifton Cornerstone – adverts on the walls in there that would tell you where to go for help. A phone number because I don't have the internet.</p>

<p>Sessions to help young people manage money. Budgeting – money budgeting on food, and essentials and that.</p>
<p>In every ward there is a Housing Patch Manager. Why not, they get to know everyone in their area – that would be a start of minimising individual hardship.</p>
<p>Survey Monkey</p>
<p>Advertisement and leaflets for me, is the big thing needed – that's how I find out most.</p>
<p>Something on telly so people know where to get help.</p>
<p>This advice centre here</p>
<p>A specialised person like XX (advice worker) – if you had your own support person which knew you. That way, if you could see them say, once a month, you could stop something before it became a problem.</p>
<p>A course, so that people can learn about how to budget properly.</p> <p>The big Experian – if someone has a red light coming up and getting into money problems, they should contact them and get a company to help them before it gets worse.</p>

SECTION D

1. Additional Comments

With regard to any additional interview comments upon closing, the following points were made:

- A couple of people commented on the effects of Universal Credit: on people having to organise to pay their own rent since not everyone was 'good with money' and the risk of rising homelessness and crime; on various difficulties with Universal Credit of the five-week wait period and the communication issues – these issues being addressed would prevent food bank use.
- There were comments about benefits generally and fairness in how decisions and calculations were made, so that family well-being was prioritised.
- The wait period between coming off JSA and waiting for first income from a job, and the fact that there was no longer a grant to help ease this period was raised.
- Another person talked of banks allowing a repayment holiday on an overdraft repayment to allow some breathing space.
- The school related costs of children – cost of uniforms and how the Council stopped the School Uniform Allowance; risk of stopping free school meals; cost of children doing sports at school as schools are encouraging sport.
- Others simply commented on hoping their situation would change and that people would listen. One person pointed out the importance of something happening from this research: *"Importance is if there is any action. This exercise (the research) will be pointless if nothing is done."*
- Other comments related to the need for more support available and the need for more publicity of the services that can help. Comments included more publicity through the media, on services that can help and more publicity in Aspley and also the issue of not knowing what was available. Finally, there was a comment here on loan companies, particularly payday, being taken away.
- The need for employment for disabled people.
- Comment on the importance of financial education: *"Teaching children when they're at school, I feel most strongly about. When we moved in somewhere, we didn't know anything about what the costs were. We didn't know what an APR was. It's only because we've got family that we've got people to talk to, who we know."*

2. Number of people prepared to be contacted afterwards

37/38 people, were happy to be contacted after the interview.

3. Other

Whilst not an interview question, it is important to point out that *many* people interviewed did not know about and had not accessed services that could help with money. Frequently after the close of the interview, the author needed to give information about relevant services to the interviewee.

5. Conclusions

5.1 The issues that had led to people's financial difficulty centred mainly around loss of a job (sometimes combined with other changes in circumstance); errors, overpayments and confusion in relation to benefits; the impact of family members or partners; insufficient income; debts – many of which were to high cost lenders; having had pre-existing debts prior to some form of financial shock happening; impact of moving house; depression; not getting the correct help. Of the main themes within these, the following points can be concluded.

The issues of errors, overpayments and confusion in relation to benefits should be able to be addressed. They related to DWP, HMRC, NCC (Council Tax) and social housing providers. Clearer communication and dialogue would result in a reduction in financial problems which would directly benefit both the service and the individual and should be an underpinning service principle. This theme also, relates to the degree of financial capability of the individual. This shows the need for increased financial capability support so that they problems don't occur from lack of understanding and also increased access to advice.

The impact of relationships with family members or partners was a notable theme. It is something that is rarely explored in the financial inclusion field. Work with people is often approached as though they always operate as individuals, but clearly decision making is much more complicated. It reflects the role of relationship dynamics within financial capability and would merit further research.

The level of indebtedness is of concern, and especially the level of borrowing from high cost credit. There is an urgent need in the city for much greater awareness around choosing credit and much greater ease of access to more affordable sources. It also reflects the need again for greater financial capability and for tackling low income in the city. That a number had pre-existing debts or loans prior to a financial shock leading then to unmanageable debt, shows the potential precariousness of borrowing. Also, some who had pre-existing debts were only just about managing before the financial shock occurred.

Insufficient income is well known as a primary cause of financial difficulty. Continued work in the city is needed on supporting people to access employment, on campaigning for an increase in Living Wage employers and on continuing to ensure people access benefits they are entitled to.

5.2 Effects of not being able to afford essential items were cited by those in this position. There were serious impacts upon people's physical health and their mental health. The issues of poor nutrition should be especially noted. The stress people experienced affected relationships within the family and relationships with friends.

There were also long term food bank users where underlying causes were not being addressed. Services should work together to effectively address underlying causes of long term food bank use.

5.3 Prevention of problems and prevention of problems worsening centred on the following themes.

Significantly better communication and information around benefits was needed, as well as reduced waiting times for benefits to be resolved or to come. Also people needed better support in managing periods of financial change. This also links then, into the theme of financial capability

(below), as the benefit problems both hindered and increased the need for stronger financial capability.

Access to advice services was a key issue in prevention of problems worsening. As mentioned earlier in the report, many interviewees with significant financial difficulties did not know about services that could help. Some also struggled to make the step of contacting a service. A broad and long term publicity campaign is required in the city to increase the awareness of services that can help and to 'normalise' the accessing of support.

Employment was cited, in terms of getting a job and in terms of increased hours or better pay.

Financial capability was as a further key preventative factor and greater availability was needed. It flags up again the need for increased provision within the city and within neighbourhoods. Also, interestingly, younger people flagged up they had had no help around money growing up and that specific financial capability for them as young people could have prevented matters. There is a clear need in the city for increased and more effective provision.

Another factor that would have been preventive was avoidance of getting into debt or taking on loans (high cost credit particularly but also credit card availability and banks). Others were: help and assistance whether from a service or from a key worker; reduced living costs and avoidance of pressure from family members/ partners.

5.4 People's financial resilience and ability to withstand financial shocks in the future fell into the following key areas.

It would be best supported by increased income from benefits or a job (job with more hours or better pay). Financial capability support however, was a close second in assisting financial resilience. Saving and the importance of a financial safety net was the third factor. Some however commented how they were unable to save in their current circumstances and some talked about support to save small amounts easily. Paying off existing debts was the key factor for some.

More notice of changes, information on or stability of income was commonly cited and such changes would help people to be better able to plan and manage their money. This included DWP, NCC and HMRC. Services must ensure that their services are not in any way a hinder to people's ability to manage their money.

The need for general support and someone to talk to was important to people, as was the need for more advice and information. Overall there was a need for far greater advertising of services and of information, using a variety of methods.

5.5 The majority did not feel their voice had been heard and this was a disempowering experience. All felt that there was a need for people's voices to be heard more clearly.

5.6 A range of different options would be useful, to meet the needs of different people. Some type of regular money drop in session/ money hub could be combined together with meeting other local people could be developed in each local area. In addition, a Nottingham, city-wide Facebook page should be developed, with possible links to local area specific pages.

6. Recommendations

6.1 DWP, HMRC, NCC Council Tax and social housing providers should embed, as an underpinning principle, clear communication and dialogue with their customers throughout their work. Nottingham services must take every step to ensure that their communication never hinders financial capability.

6.2 The role of relationship dynamics within financial capability should be considered for further research.

6.3 A high profile campaign to increase awareness and understanding of high cost credit versus more affordable sources should be rolled out. To be effective this needs to take place both city-wide and within individual neighbourhoods. There should also be increased access to affordable credit sources in the city.

6.4 Continued work is needed on supporting people to access employment, on campaigning for an increase in Living Wage employers and on continuing to ensure people access benefits they are entitled to.

6.5 Public health services should work closely alongside financial resilience services in view of the direct impacts of financial difficulty upon physical and mental health.

6.6 Urgent continued action is needed by services addressing food poverty, to prevent instances of poor nutrition from occurring.

6.7 Services must work together, to effectively tackle underlying causes of long term food bank use.

6.8 A high profile, on-going publicity campaign on services that help around money, should be rolled out in the city and within neighbourhoods. It should use multiple methods. The Money and Work page on the Ask Lion website should also be linked in to this. Publicity needs to be delivered in such a way that it 'normalises' the concept of getting help with money.

6.9 Financial capability provision is both needed and required within Nottingham. Financial capability provision for adults has decreased in the city in the last year and is fairly limited. Effective approaches should be identified and delivered, drawing from learning of what works. In addition, financial education in schools should continue to be expanded. Specific support should be available for young adults linking, in with the current work from the Money Advice Service around vulnerable young people.

6.10 The Nottingham Financial Resilience Partnership should explore ways to support people on low incomes to save easily.

6.11 Making best use of community services and workers, as sources of help and support, should be further explored.

6.12 Regular money drop in sessions/ money hubs combined with opportunities to meet with other local people should be developed in each local area.

6.13 A Nottingham, city-wide Facebook page on money help should be developed, with possible links to local area specific pages.

"Importance is if there is any action. This exercise will be pointless if nothing is done."

7. Appendices

Appendix A - Interview Guide

AWARDS FOR ALL PROJECT NOTTINGHAM FINANCIAL RESILIENCE

Semi-Structured Interview Research Q's

Interview Date and Number:

INTRODUCTION AND BACKGROUND

Hello. My name is Emma Bates and I'm working for partnership of organisations in the city that help people with money issues: Nottingham Financial Resilience Partnership (list if needed).

We want to hear from people in different areas of Nottingham (as listed on the leaflet) who have experienced who have struggled with money in the last year to see what we can do in Nottingham and the different areas, to help prevent these problems. We also want to look at how we can continue to help people's own voices to be heard about money issues.

This interview is confidential and no one will be able to be identified when the research is written up. There is a £15 voucher for taking part. Interview will take approx 45 mins.

Are you happy to go ahead ?

Section A. Priority needs around financial resilience

1. **How did you find out about the research/ where did you see the leaflet?**

2. **About you**

a) M/F:

b) Age Group: 16-24, 25-45 45-65, Over 65

c) Ethnicity:

d) Which neighbourhood you live in:

Aspley/ Bestwood/ Bulwell/ Clifton/ Meadows/ St Ann's/ Sneinton

e) Where you live – do you live in?:

Rented – housing association/ Rented – council/ Rented – private/ Owner occupier – with a mortgage/ Owner occupier – own outright

3. **Finance**

a) Are you :

Employed full time/ Employed part time/ Employed zero hours contract/ Unemployed (if so how long for)/ Not working/ Retired

b) Do you live:

Alone/ With others? (If so, how many ? How many dependants live there)

c) Who earns the main income in the house:

Me/ Other

- d) Are you able to tell me how much income you receive per week or per month approx?
- e) Do you receive benefits? Y/N
If yes, which ones? (PROMPT re housing benefit)
- 4. Can you tell me a bit about the money problems you've had/ why you're using this service where you got the leaflet?**
(PROMPT What are the main reasons that led to your problems ? Can you tell me a bit more?
(explore debt/ credit/ income/ financial products/ etc. How long have you had the problems for?)
- 5. Have you had problems affording essential items in the last 12 months? What caused that? What impact has it had?**
- 6. a) What sorts of things could have helped prevent it?**
- b) What sorts of things would have stopped it from getting worse?**
- c) What would help you to become more resilient financially/ in a better place to withstand financial shocks in the future, do you think? (PROBE for detail)**

Section B. Ways to influence priorities/ have voice heard/ what could we set up here.

We want to find ways to make sure people have ways of being heard about money issues, so I wanted to now ask your thoughts about that.

1. Do you feel your voice is / was heard? Y/N If no, Why not?
2. Do you feel people should have some way of having their voice heard on their experiences with money difficulties? Would that be useful?
3. What would be the best ways/ would have been best for you to have your voice heard locally in this neighbourhood or in Nottingham?:

Examples (tick all that apply and state for each if locally or in Nottingham)
 - Online – social media (facebook)
 - Meeting with others in the community
 - Meeting with local workers
 - Regular Money drop in session where we can air our views
 - Someone to ring or email
 - Other ideas? (please state/ explain)

Can we contact you to discuss further your ideas if needed? (If so, contact details and explain these will be kept separately)

Section C. Rounding Up

That's the end of all my questions. Do you have anything else you would like to add? Any other thoughts?

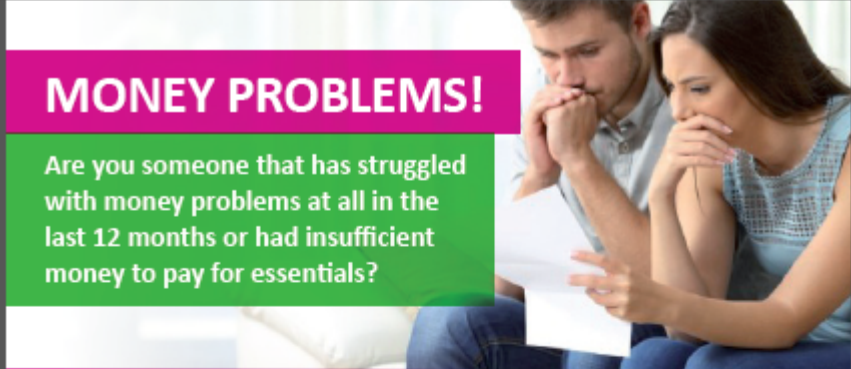
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Thank you very much for taking part and for your time.

[Give participant the Gift Voucher and ask them to sign receipt]

[Ensure they have the leaflet that has my contact details on]

Appendix B - Leaflet



MONEY PROBLEMS!

Are you someone that has struggled with money problems at all in the last 12 months or had insufficient money to pay for essentials?

Then please talk to us

We are carrying out research into these types of problems in Nottingham, in

- Aspley
- Bestwood & Bulwell
- Clifton & Meadows
- St Ann's & Sneinton

This is to help us plan how we can improve things for people around these issues and also help people become financially stronger. We also want to look at ways we can help make sure people's experiences are heard.

We are asking people if they would take part in a **confidential** interview about the problems and issues they have experienced. The interview will last approx 30 - 45 minutes.

Interviews will be held at a time convenient to you, either in the service or organisation where you got this leaflet or other public place. To thank you for your time, we can give you a shopping voucher worth £15 for the Victoria/Broadmarsh centres.

If you are able to help, and live in Aspley, Bestwood, Bulwell, Clifton, Meadows, St Ann's or Sneinton please get in touch:

Emma Bates on 01332 460466, emma@financialinclusionsupport.co.uk working for Nottingham Financial Resilience Partnership.

We are also interested to interview resident's groups.

NOTTINGHAM FINANCIAL RESILIENCE PARTNERSHIP

The Nottingham Financial Resilience Partnership is a partnership of all the relevant services across the city working together to try and improve people's financial wellbeing.

Aim of the research: Identify community and resident's own priority needs around financial resilience and to develop mechanisms for people to directly influence the priorities for action on tackling financial vulnerability in Nottingham.

Appendix C – Referral Sources

Referral Source	
Clive Foster, independent worker, Meadows	2
Go Digitall	2
St Ann's Advice Centre debt workers	5
Tum Tum housing facebook	1
Leaflet from work colleague	1
Leaflet from mum	1
Leaflet from sister	1
EPIC Partners	4
EPIC Partners ESOL group	3
NG11 Foodbank	2
Parkgate Community Kitchen	4
MyStart 2 Nursery, Aspley	1
Bulwell JCP	1
Little Stars Nursery Broxtowe Children's Centre	1
Broxtowe Children's Centre	2
Aspley Children's Centre Stay and Play	2
Aspley Children's Centre	1
Priority Families Team	3
Nottingham City Homes	1
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