

**23 Sept 2022
Webinar**

**Supporting
Social
Prescribing
clients with
Debt and
Budgeting
challenges
in London**



SUPPORTED BY
MAYOR OF LONDON



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AGENDA

12.30 5 mins	Dan Hopewell, Bromley by Bow Centre Matt Creamer, Health & Wellbeing Team, Communities & Skills Directorate, GLA Welcome and opening comments
12:40 10 mins	Melissa Hatch, national policy team, Citizens Advice What is the current situation with debt and how is it likely to evolve over the next 12 months, and what support is available?
12:50 10 mins	Victoria Copeland, London team, MaPS/ Money Helper What support is available nationally and locally
13:00 10 mins	Sarah Monaghan, Step Change An outline of what help and advice is available from a debt advice provider.
13:10 10 mins	Lizzy Mahoney, Financial Hardship Team, GLA An outline of what help and advice is available in London.
13:20 10min	Damon Gibbons, Centre for Responsible Credit A London good practice case study: Financial Shield Southwark and FlexMyRent
13:40 10min	Mokshuda Ali and Tahmina Begum Bromley by Bow Centre London good practice case study 2: Bromley by Bow Centre
2:00	Close



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Understanding Citizens Advice and our data

Melissa Hatch - Business Development
Strategic Lead - Citizens Advice

A woman with short dark hair, wearing a textured knit sweater over a collared shirt, is sitting in a white chair. She is holding a white mug with a brown pattern and looking out a window with light-colored curtains. The entire image has a reddish-pink tint.

citizens
advice

Outline

- About Citizens Advice
- How we collect our data
- What our data can show
- The Ask



The role of advice in health

①

Reducing Health
inequalities through
social equality

②

Improving client
resilience and
wellbeing

③

Investments in advice
cause savings within
health budgets

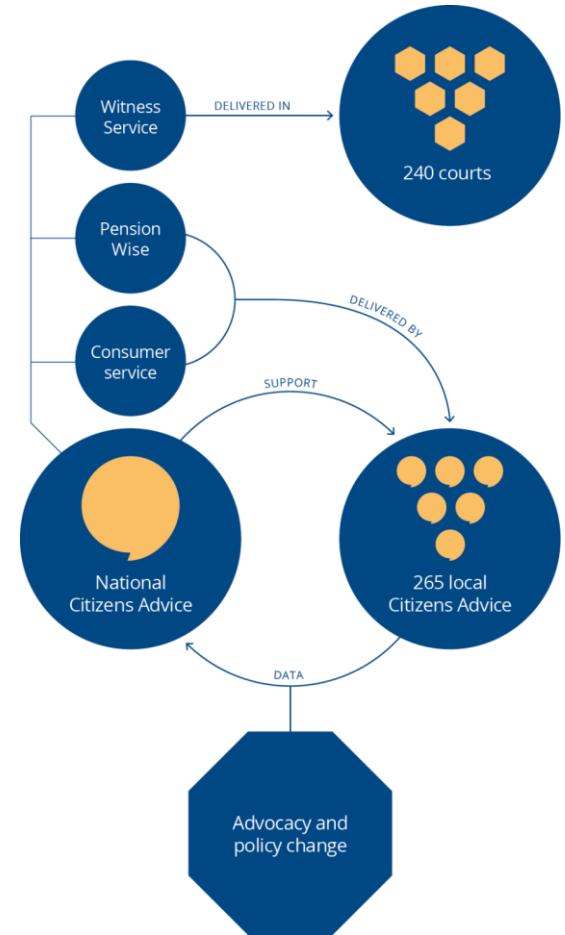
How our service works

Our **national charity** and **network of local charities** offer **confidential advice** online, over the phone, and in person, **for free**.

Last year we gave advice, support or information to **2.45 million** people directly by **phone, email, webchat, or face to face**.

Our website had over **62.8 million pageviews** and over **6.6 million views of coronavirus** advice pages.

Our reach means **99% of people** in England and Wales can access a **local Citizens Advice** within a **30 minute drive** of where they live.



How we count our clients



Create a unique client record when someone first presents to the service



Capture profile data
incl. age, gender, ethnicity
and health/disability



Record case data, e.g.
channel, depth of advice,
type of issue, casenotes



Follow up with a sample to record
outcomes after advice

Data uses

Organisational uses

Assessing local impacts or access to services

Local Authority level planning, service commissioning

Assessments and evaluation of service needs and take up

Population Health Management

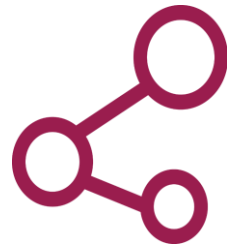
Early Warning - emerging needs for commissioning purposes e.g. increases in debt or small scale local redundancies

Impact of policies/legislation - Council Tax recovery methods.

Planning purposes

- Trend data e.g. Covid impact
- Services need to meet crisis need
- Identifying preventative solutions from crises presented

Disproportionate impact - demographics of people most impacted



What impact does our advice have?

For the people we help...



8 out of 10
people said that
their **problem**
was solved after
receiving our
advice



89% of people
using our **Help**
to Claim
service said that
their **problem**
was solved



71% of people
were **more**
confident about
solving their
problems in the
future

For society...

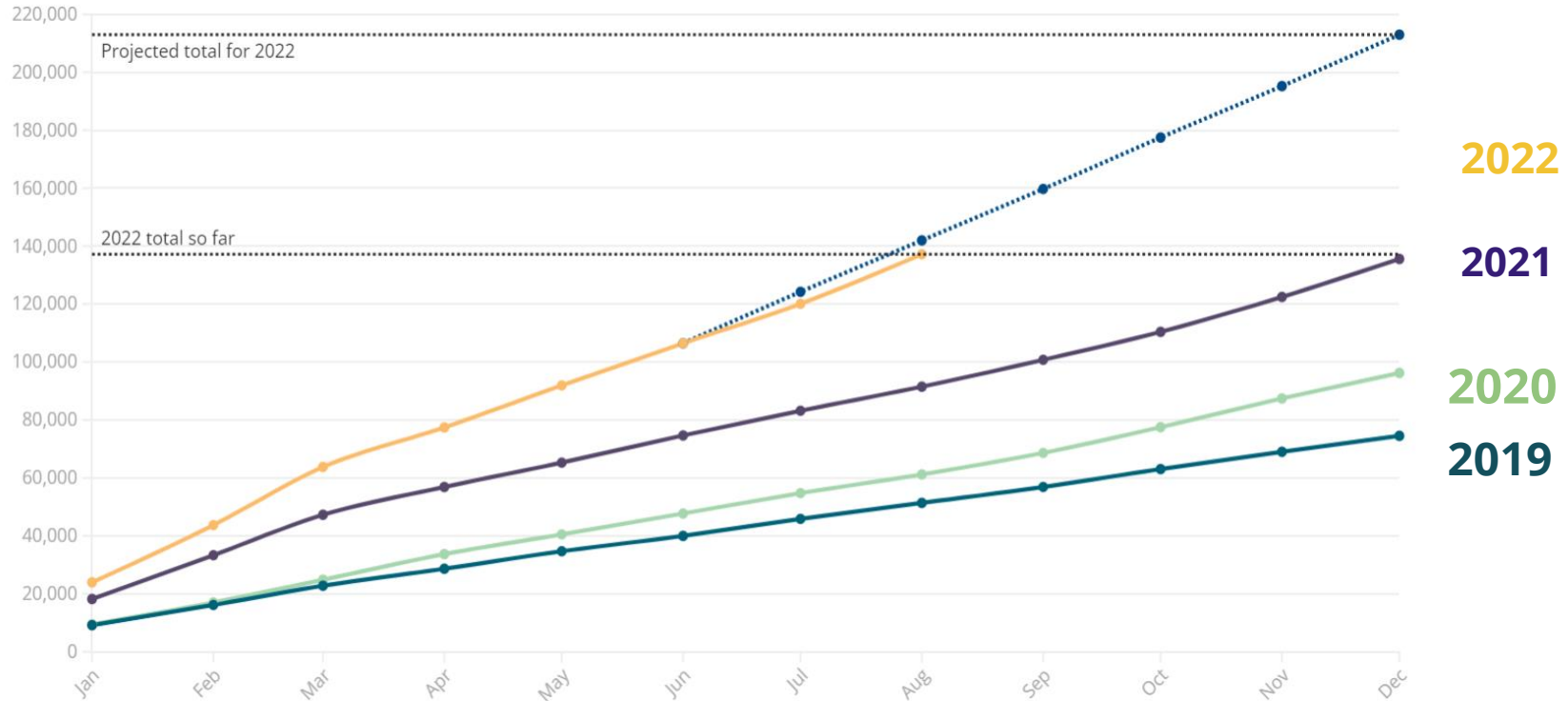
£618 million
in fiscal
savings

£4.3 Billion
in public
savings

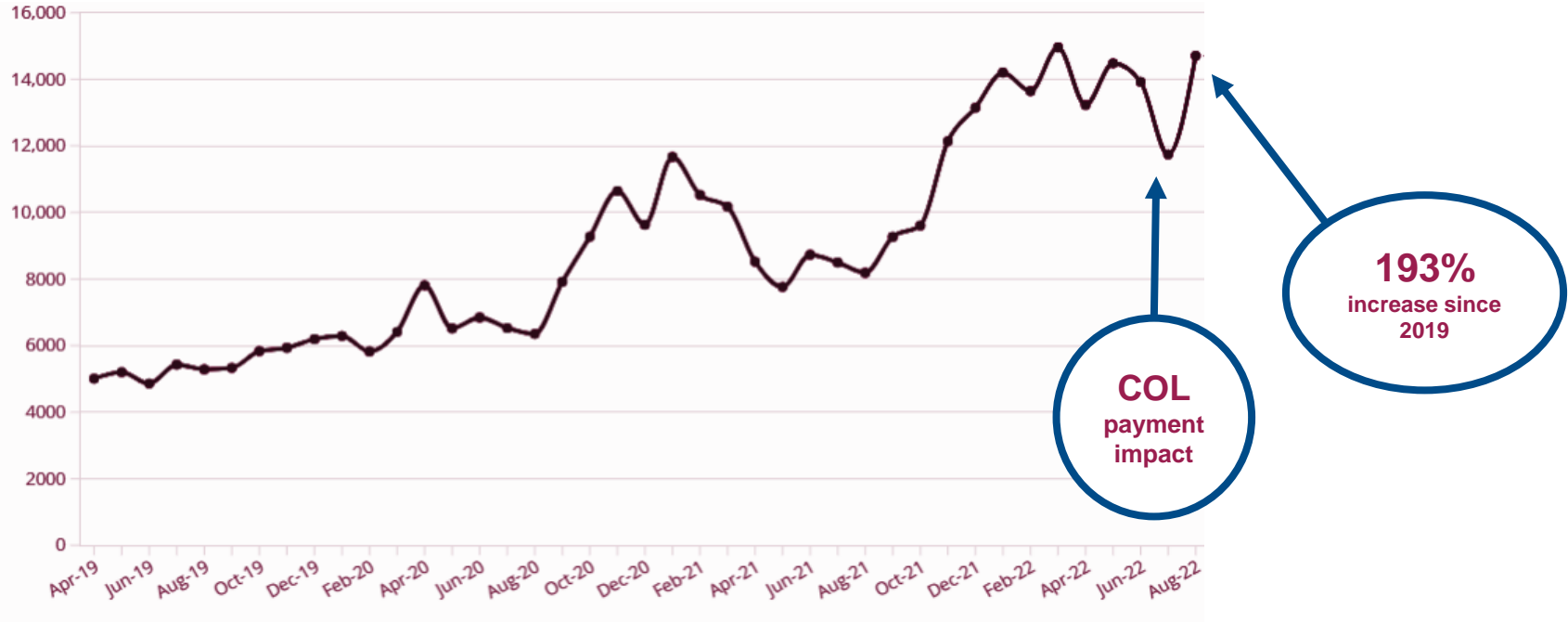
£2.7 Billion
in savings to
individuals

Citizens Advice Cost of Living Data and overview of debt.

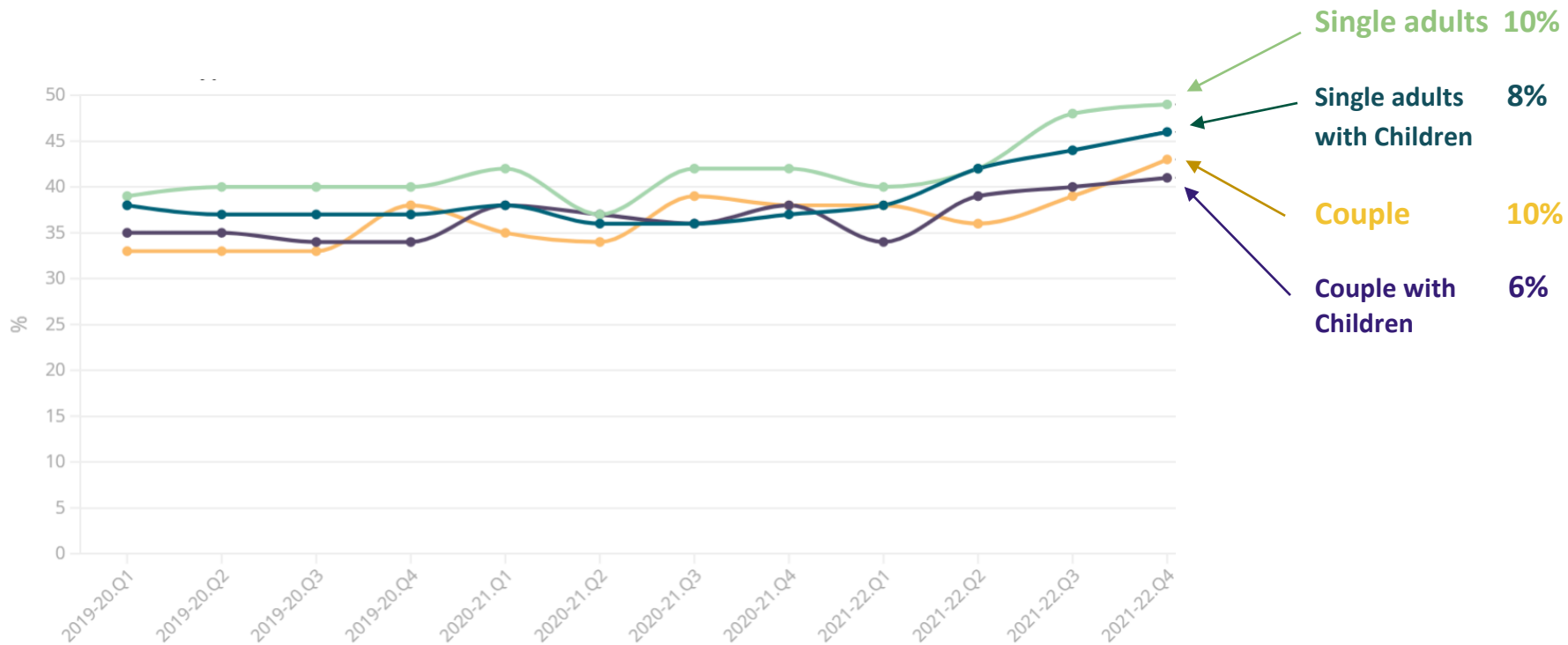
Cumulative number of people we've helped with crisis support each year



The number of people we refer to food banks

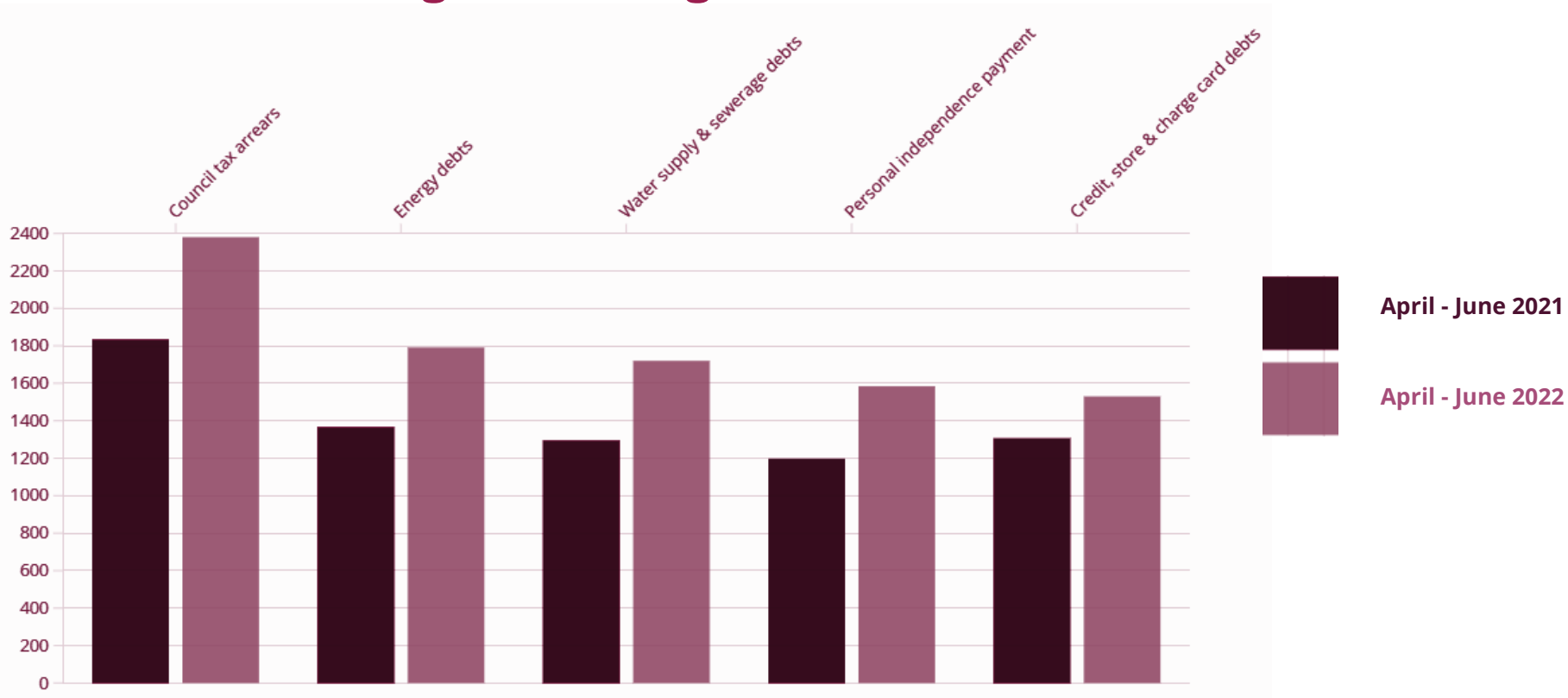


Percentage of people we have helped with debt issues in a negative budget by housing type

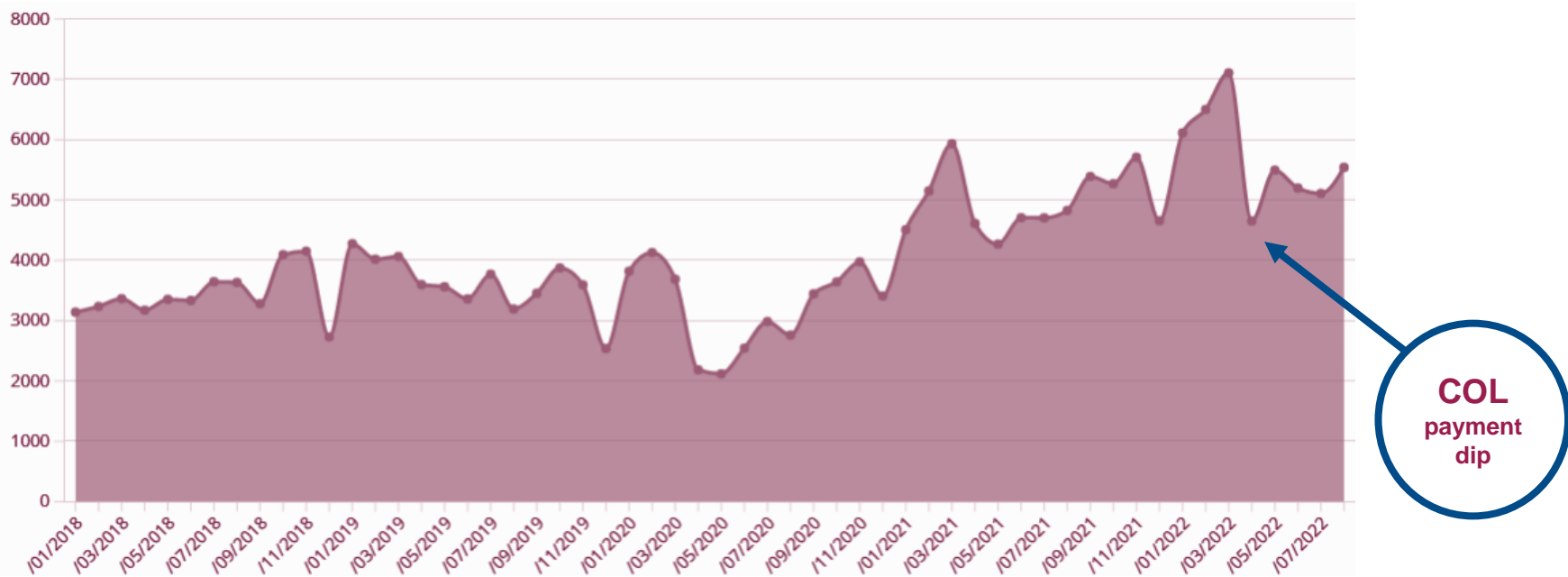


Someone is in a negative budget when their necessary expenditure exceeds their income.

Top 5 before and during cost of living issues for clients who are in a negative budget

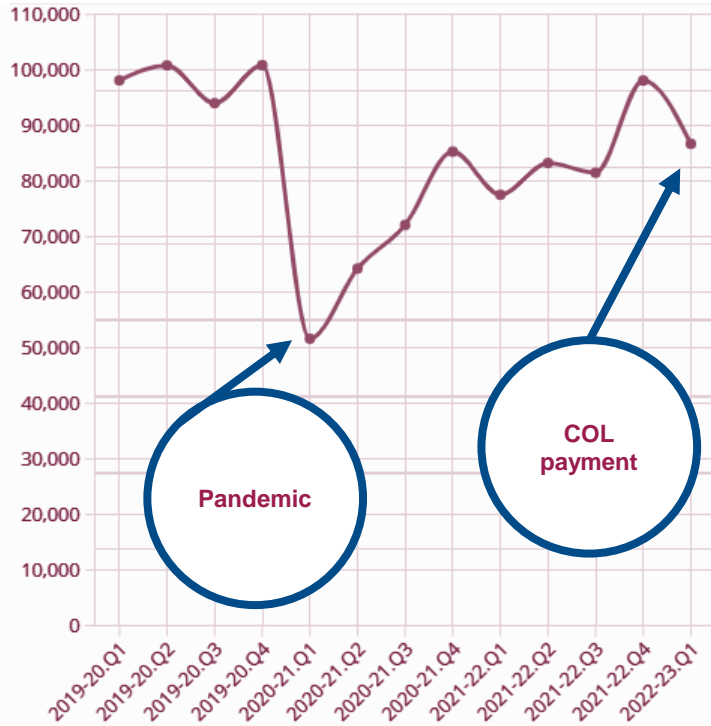


The number of people we are helping to deal with energy debt repayment issues every month

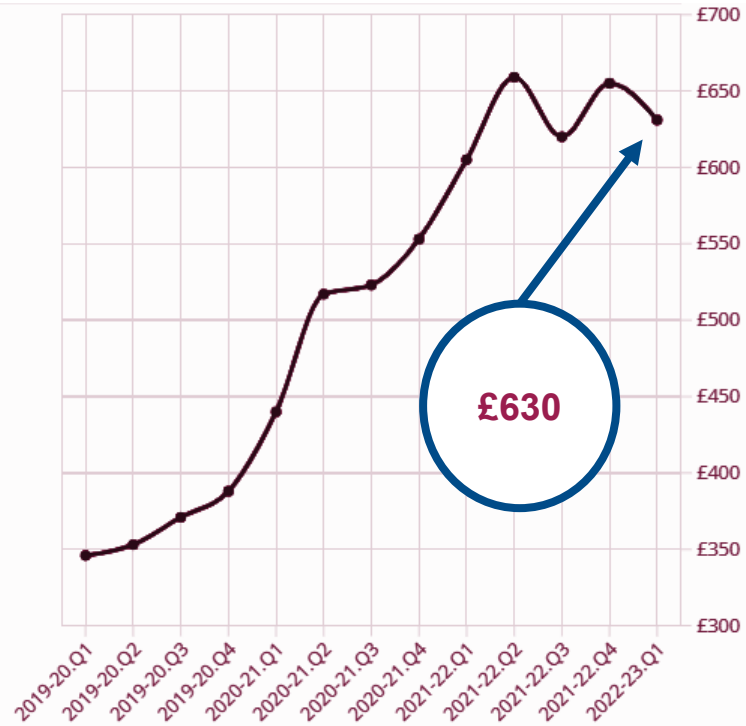


Number of people we've helped with debt issues and the value of energy debt

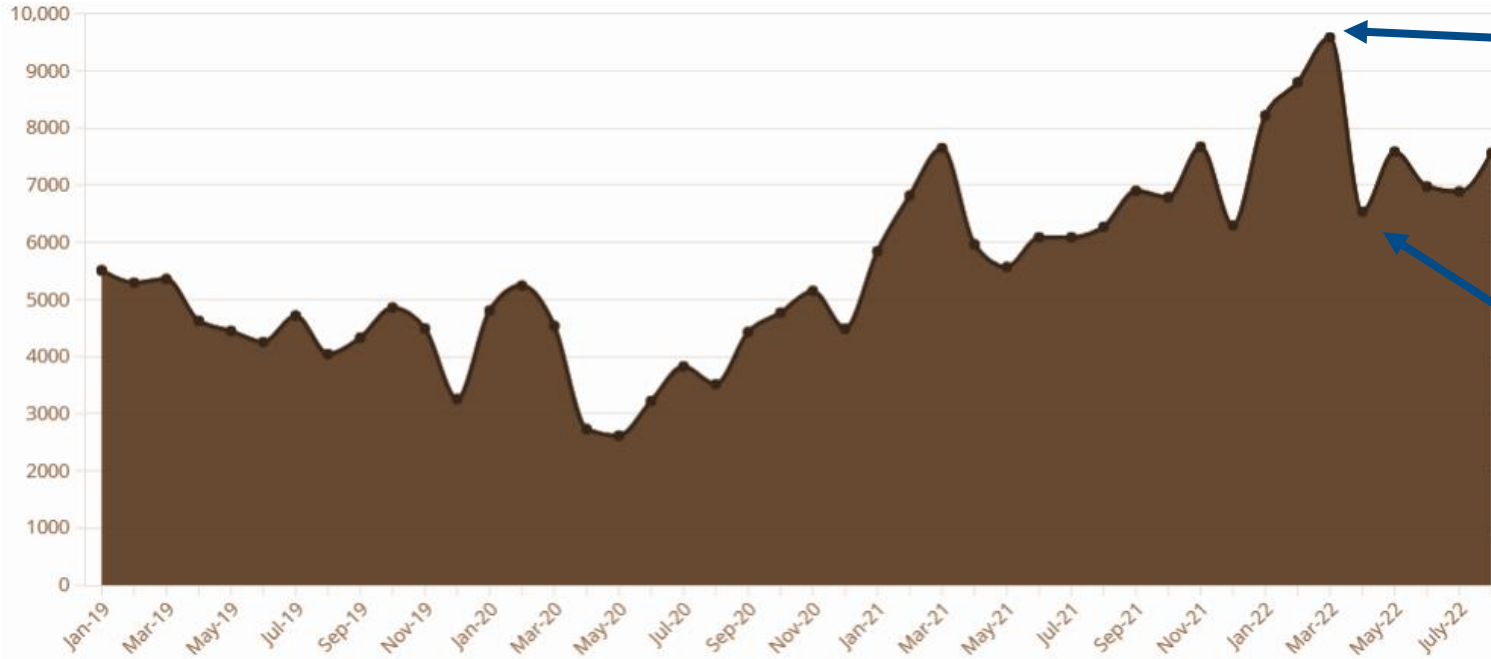
Number of debt clients



Value of energy debt



The number of people we are helping with energy debt

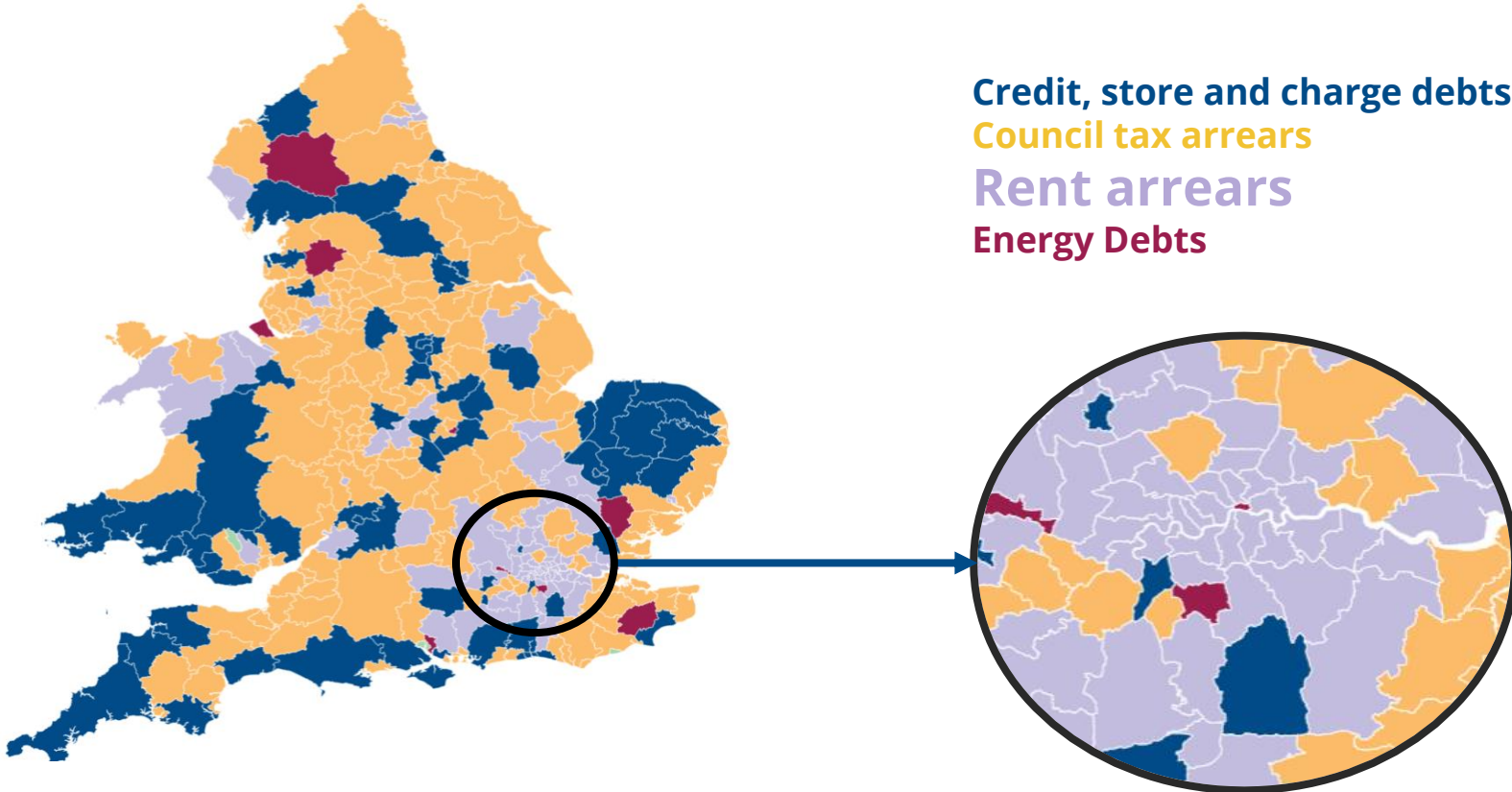


97%
increase in
12 months

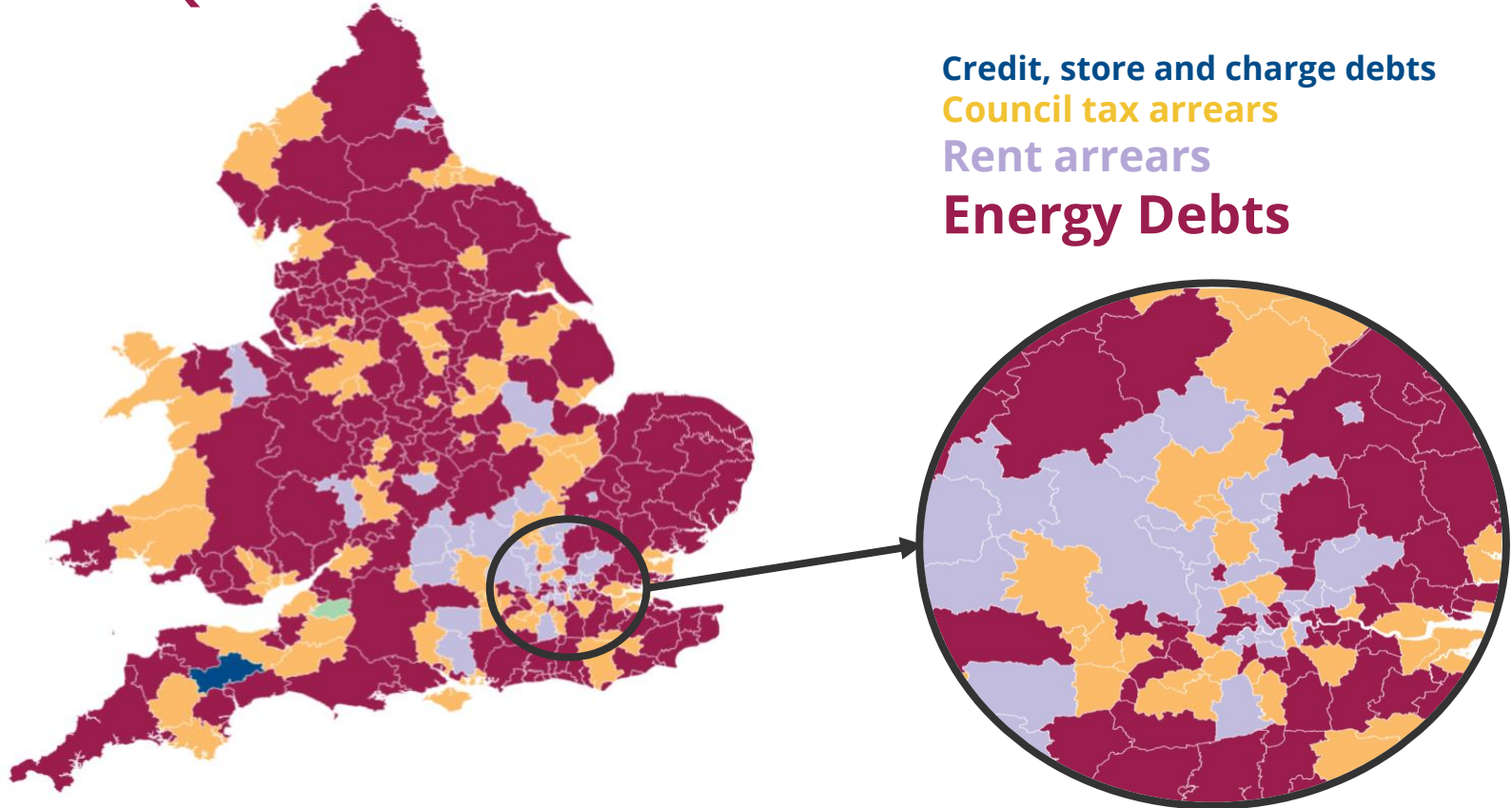
dip due
to cost of
living
payment

The most common types of debt issues we help people with 2019/20 Q1

Credit, store and charge debts
Council tax arrears
Rent arrears
Energy Debts



The most common types of debt issues we help people with 2022/23 Q1



What support is available?



Cost of living support

- A **£650 payment** for people on the lowest incomes
- A **£300 payment** for pensioners who receive the winter fuel payment
- A **£150 payment** for people in receipt of disability benefits
- The £200 energy rebate scrapped, replaced with of **£400 discount for all households this autumn**
- **Freezing energy bills at £2,500, with £400 discount** - keeps the price cap at the current rate.

Get advice on our Citizens Advice website

- If you owe money and you're struggling to pay
- Check what benefits you can get
- Get your benefit paid early
- Check what help you can get from your local council
- Check what help you can get from the government
- Get help with essential costs
- Work out your budget
- Apply for a charitable grant
- If you're finding things difficult

What action are we calling for now?

- Government need to be transparent now as to how this is going to be paid for - we **don't want the costs adding to customer bills later.**
- The government needs to stand ready to provide **more support for people on the very sharp end** of this crisis.
- **No one should be chased for a debt** they can't pay or force people onto a prepayment meter this winter.



Thank You

You can find the data sets discussed in this presentation on our Citizens Advice Tableau [here](#)

For more information email Markets@citizensadvice.org.uk



Money & Pensions Service (MaPS)

*Supporting Social Prescribing clients with debt and budgeting
issues in the context of cost of living in London 2022*

Victoria Copeland Regional Partnerships
Manager, West London
Victoria.copeland@maps.org.uk
07773 046217



Agenda



1. Money and Pension Service, who are we and why do we exist?
2. What we do, our priorities and how we shaped them
3. The UK Strategy for Financial Wellbeing
4. Money Helper – Practical support, information, and guidance
5. Cost of Living Crisis – updated tools you can share with your clients

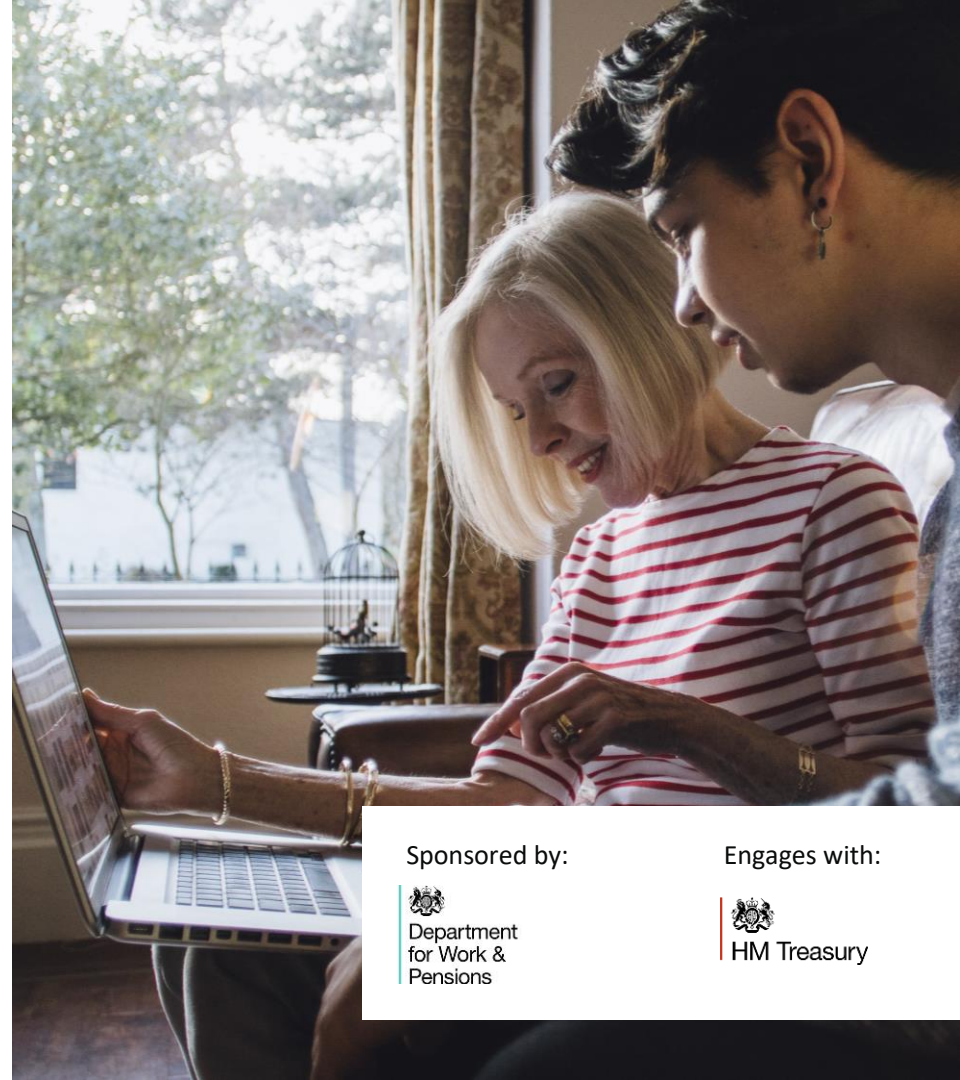
Who we are

We are here to help people throughout the UK access the guidance and information they need to make effective financial decisions over their lifetime.



Our consumer service MoneyHelper is the easy way for your audiences to get clear, free, impartial money and pensions guidance that's on your side and backed by government.

Money and Pensions Service



Sponsored by:



Engages with:



The 2018 Financial Guidance and Claims Act

Statutory objectives

- Improve the ability of members of the public to make **informed financial decisions**
- Support the provision of **information, guidance and advice** in areas where it is lacking
- Secure that information, guidance and advice is provided to members of the public in the **clearest and most cost-effective way** (including having regard to information provided by other organisations)
- Ensure that information, guidance and advice is **available to those most in need of it** (and to allocate its resources accordingly), bearing in mind in particular the needs of people in vulnerable circumstances
- **Work closely with the devolved authorities** as regards the provision of information, guidance and advice to members of the public in Scotland, Wales and Northern Ireland

Statutory functions

- Pensions guidance
- Debt advice
- Money guidance
- Consumer protection
- Strategic

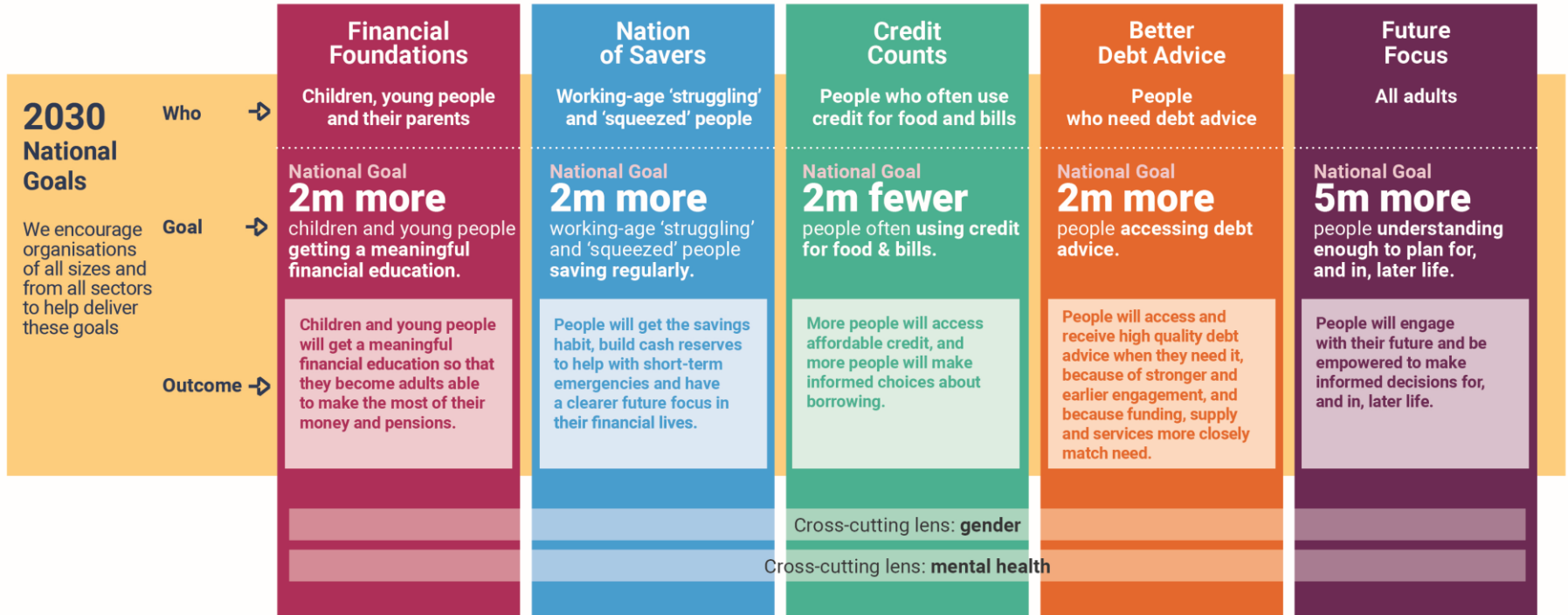
Delivering our objectives and functions

We will:

1. Help people prepare for the future with **pension guidance**
2. Help people in crisis through delivering **debt advice**
3. Help those most in need with **money guidance**
 - Focusing on filling gaps in service
 - Delivering money help into existing customer journeys in the public sector
4. Use our customer reach to help protect individuals from **financial crime and miss-selling**
5. Create and support a **financial wellbeing strategy** for all
6. Earn the **trust of government and the devolved administrations** in our ability to deliver – being seen as easy to deal with and an effective delivery arm for key government priorities

UK Strategy for Financial Wellbeing

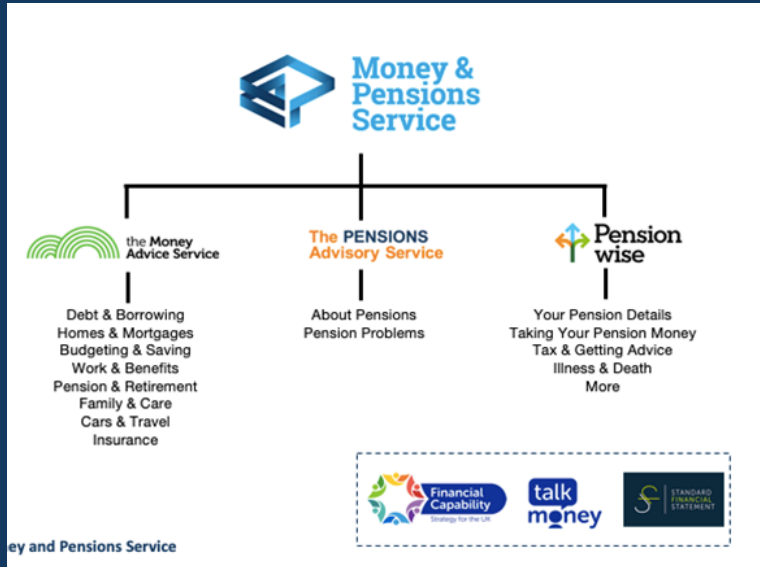
2030 goals



The new MaPS consumer brand,
three brands, one point of
contact.



Money Helper



MaPS Resources – what we offer



Cymraeg



- Benefits
- Everyday money
- Family & care
- Homes
- Money troubles
- Pensions & retirement
- Savings
- Work

For free guidance you can trust, we can help.



- > Benefits
- > Family & care
- > Money troubles
- > Savings
- > Everyday money
- > Homes
- > Pensions & retirement
- > Work

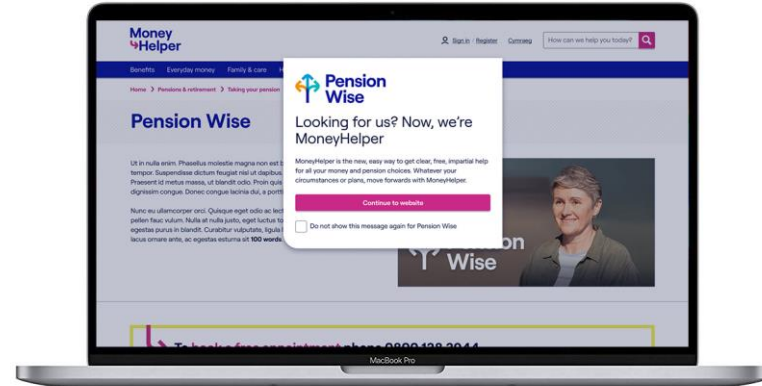
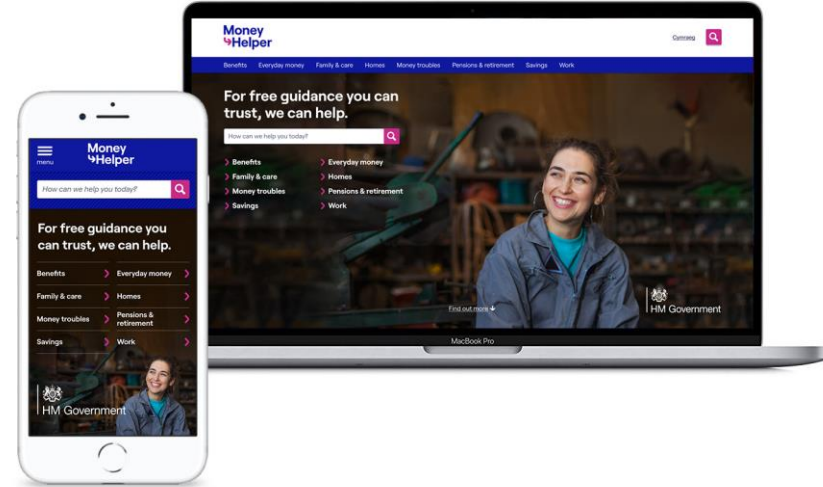
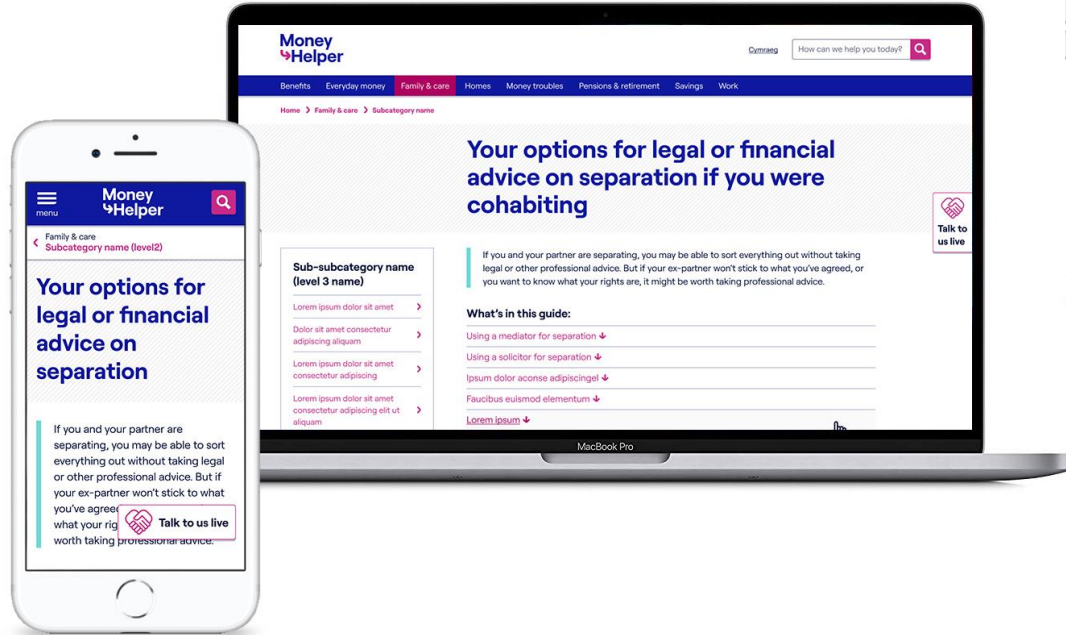


Talk to us live



HM Government

Website



Money Guidance

Talk to us live for money guidance using the telephone

 [0800 138 7777*](tel:08001387777)

Welsh: [0800 138 0555*](tel:08001380555)

Typetalk: [18001 0800 915 4622*](tel:1800108009154622)

From overseas: [+44 20 3553 2279](tel:+442035532279)

Hours

Mon – Fri: **8.00am – 6.00pm**

Sat, Sun and
bank holidays: **Closed**

* Calls are free. We're committed to providing you with a quality service, so calls may be recorded or monitored for training purposes and to help us develop our services.

Talk to us live for money guidance using WhatsApp

 [+44 77 0134 2744](tel:+447701342744)

Download app: [WhatsApp](#)

For help sorting out your debts, credit questions or pensions guidance. For everything else please contact us via Webchat or Telephone.



Talk to us live for money guidance using web chat

 [Start web chat](#)

Hours

Mon – Fri: **8.00am – 6.00pm**

Sat: **8.00am – 3.00pm**

Sun and bank
holidays: **Closed**



People need help now more than ever

The pandemic has been an unprecedented and challenging time for us all. For many, the impacts and challenges still exist today. Now, more than ever, people need money guidance and debt advice to get their finances back on track. Our partners and stakeholders play a key role in helping provide this support.

5.7m

low-income UK households on Universal Credit.[†]

5m

families affected by Fuel Stress*

4.4m

new or increased borrowing through the pandemic.**

3.8m

low-income UK households in arrears.**

Who needs help?

We've gathered insights and consumer research from across the UK, identifying the key groups who need our help most.

People struggling to keep on top of their bills and payments



People who have or are worried about losing their job









People with a reduction in income or squeezed budgets



Self-employed people who are struggling with financial challenges



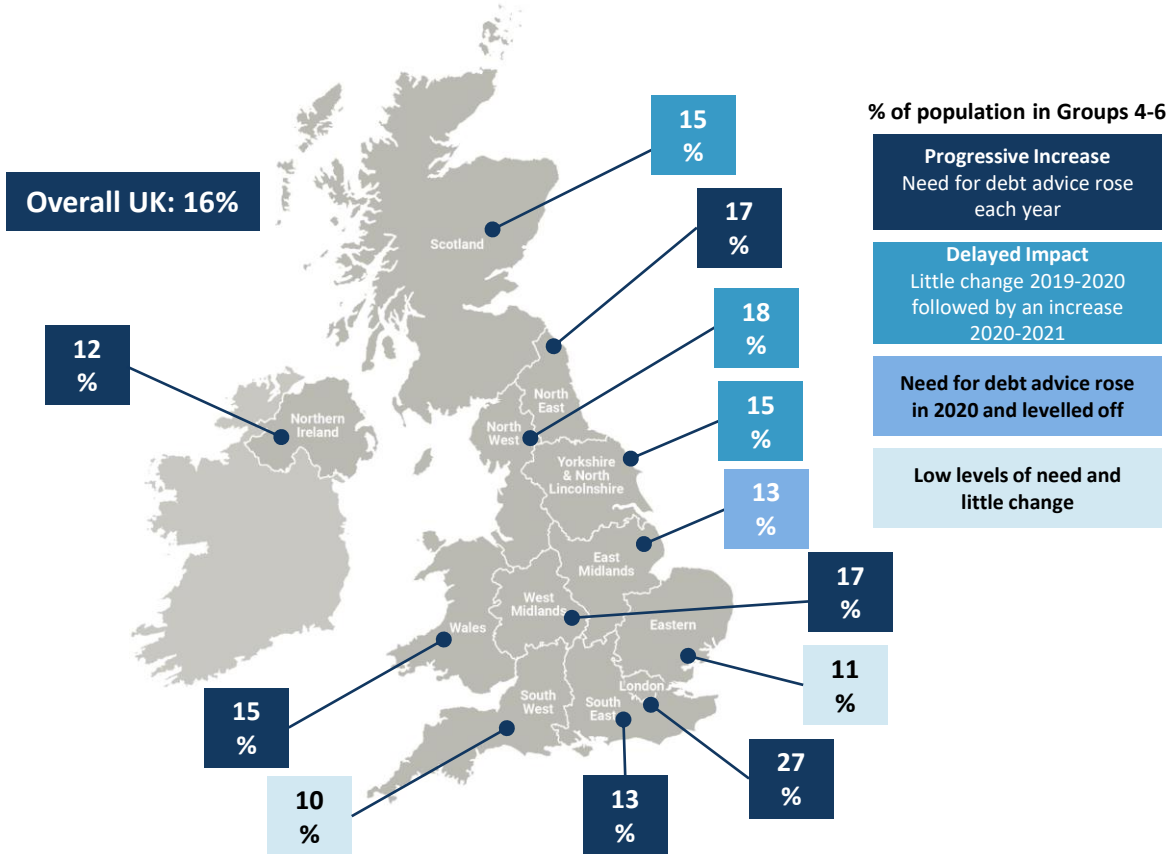
Debt remains a key issue

Group	Need For Debt Advice	No. People in UK
1	No signs of needing advice or guidance	 6...  34.0 Million
2	Would benefit from money guidance via the MoneyHelper website or other sources	 2... 10.6 Million 
3	At a tipping point and need to seek guidance before their situation worsens	
4-6	Strong indications of needing debt advice	 1... 8.5 Million 

These two groups combined represent people **at risk**, a cohort we need to support so their situation does not worsen

This group need **full debt advice** from a regulated provider

Need for debt advice 2019-2021



% of population in Groups 4-6

Progressive Increase
Need for debt advice rose each year

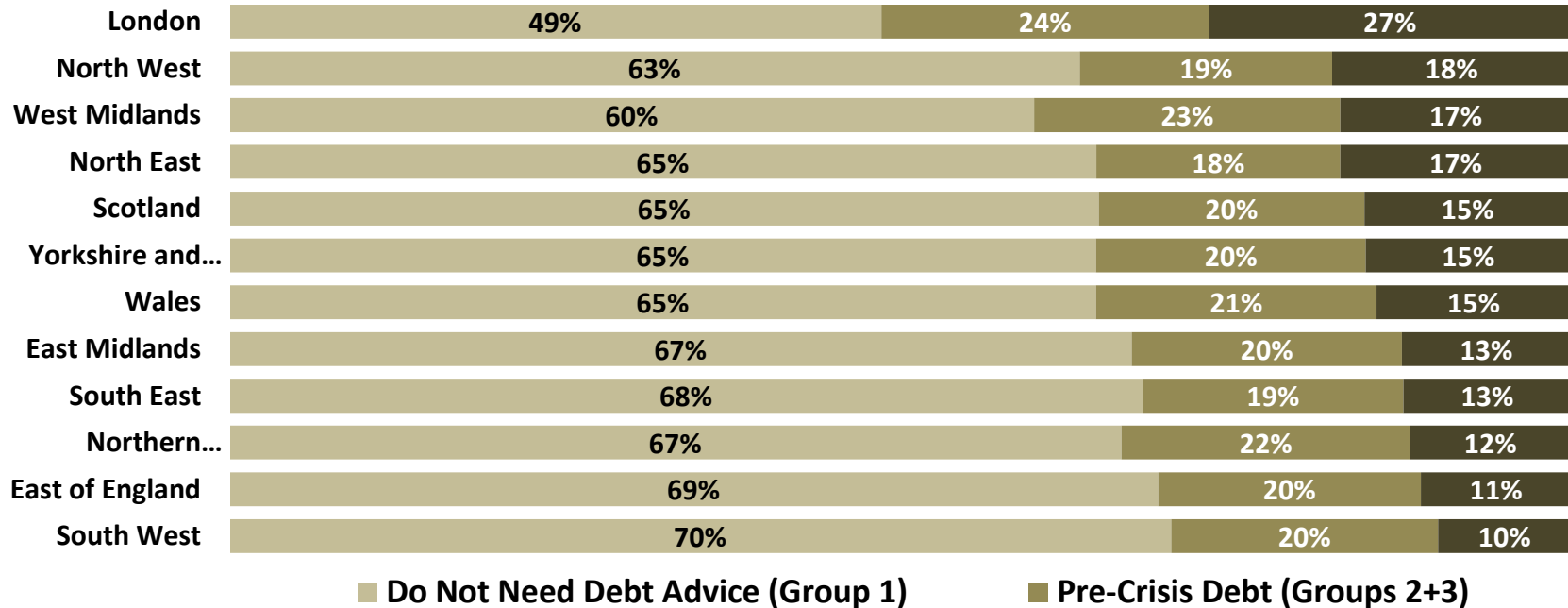
Delayed Impact
Little change 2019-2020 followed by an increase 2020-2021

Need for debt advice rose in 2020 and levelled off

Low levels of need and little change

- Data from these 3 years covers pre-pandemic, mid-pandemic and for 2021
- Every region and nation has been impacted, only the scale and timing is different
- We shouldn't lose sight of the need for advice in regions such as London and the South East of England which are thought of as "affluent"

London tops the leader board for all the wrong reasons



Debt Advice, free, confidential, impartial

Did you know?

Most people who have got debt advice tell us they feel less stressed or anxious and more in control of their life again

On this page you can find:

- [Online debt advice services](#)
- [Telephone debt advice services](#)
- [Face-to-face debt advice services](#)

All of the services below are **free**, confidential and hold a standard or membership code **accredited by the Money and Pensions Service**. 

Online debt advice services

Online services are secure and you can get immediate, personalised help. Some services are available 24 hours a day.



New

Bill prioritiser

In a couple steps this tool helps people prioritise and tackle bills and payments they might be struggling with. This is for people who are in a 'pre-arrears' space, and can help them avoid missing payments or route them to debt advice if they require it.

Step 1

People select which bills or payments they are worried about.

Step 2

They are provided with a prioritised list of bills to tackle first.

[Visit the Bill prioritiser](#)

The screenshot shows the MoneyHelper website's 'Bill Prioritiser' tool. At the top, the MoneyHelper logo is on the left, and a search bar with the text 'How can we help you today?' is on the right. Below the logo is a navigation menu with links for 'Benefits', 'Everyday money', 'Family & care', 'Homes', 'Money troubles', 'Pensions & retirement', 'Savings', and 'Work'. The main heading is 'Help if you're struggling with bills and payments'. Below this, there is a two-step process: 1. 'Choose the bills you're worried about' (illustrated with a lightbulb and a smartphone) and 2. 'Get help on how to deal with them and which ones to tackle first' (illustrated with a checklist). A small text box explains that the tool helps sort bills by priority based on the consequences of not paying them. Below the steps, there is a button that says 'Check out our Bills Prioritiser to help you get back on track.' The next section is 'Tell us what you're struggling with', which asks if the user is finding it hard to keep track of payments. Below this is a grid of 20 bill categories, each with an icon and a label: Energy bills, Council Tax or Rates, Money borrowed from friends or family, TV and music streaming services, TV licence, Parking fines, Student loan, Credit cards, Overdrafts, Car finance, Store cards, Child maintenance, Court fees, Pensioner loans, Rent, Buy now, pay later payments, Mobile phone bill, Payday loans, Hire purchase agreements, Mortgage, Personal loans, Broadband bill, Water bill, Tax payments to HMRC, and Income tax or VAT bills. At the bottom of the grid is a button that says 'See your priority list of bills and how to get help.' The final section is 'Here are the bills and payments you need to tackle first', which states that the tool has sorted the bills into order of priority based on the consequences of not paying them.

Videos on offer

These can be embedded on your digital channels (for example, websites, newsletters) or shared via social media.



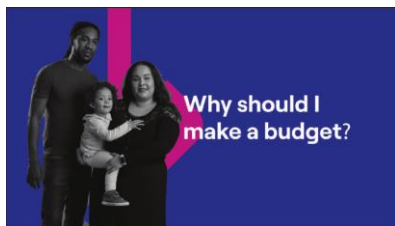
Find your way forward with MoneyHelper

An overarching video which explains MoneyHelper's various services and how it can help.



Job Loss / Redundancy

Key actions to help people navigate job loss and understand their situation.



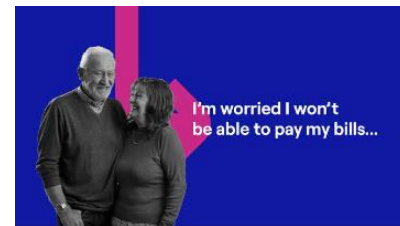
Budgeting

An introduction to budgeting and some tips on how to budget.



Self-Employed Budgeting for Tax

A targeted video for self-employed taxpayers.



Talking to your creditor

How to talk with creditors if struggling to keep up with commitments.

How we can help the public through Social Prescribing

The Money and Pensions Service brings together the delivery of money guidance, pensions guidance and the strategic direction and delivery of debt advice, to help people make effective financial decisions throughout their lives.



Through the **Money Helper**, we will help patients access the guidance and information they need to make effective financial decisions over their lifetime.

It may well be that some of your patients are suffering with health issues that are compounded by money worries or caused by them.

To support their financial wellbeing, if your patients have money worries, or other money and pension guidance needs, you can refer them to our Money Helper Contact Centre

Specific number for Social Prescribers to use to refer clients:

Free Phone Contact Number

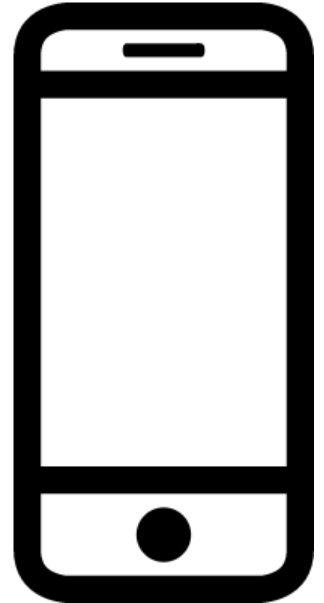
Give us a call for free and impartial money support

0800 448 814

Typetalk: 18001 0800 915 4622

Opening Hours: **Monday to Friday - 8am to 6pm**

Weekends and Bank Holidays closed





Helping with problem debt

Helen Handzel

September 2022

Who we are



The UK's leading provider of free, independent debt advice



Over 29 years' experience



Flexible debt advice online or by phone to suit the clients' needs



The broadest range of solutions



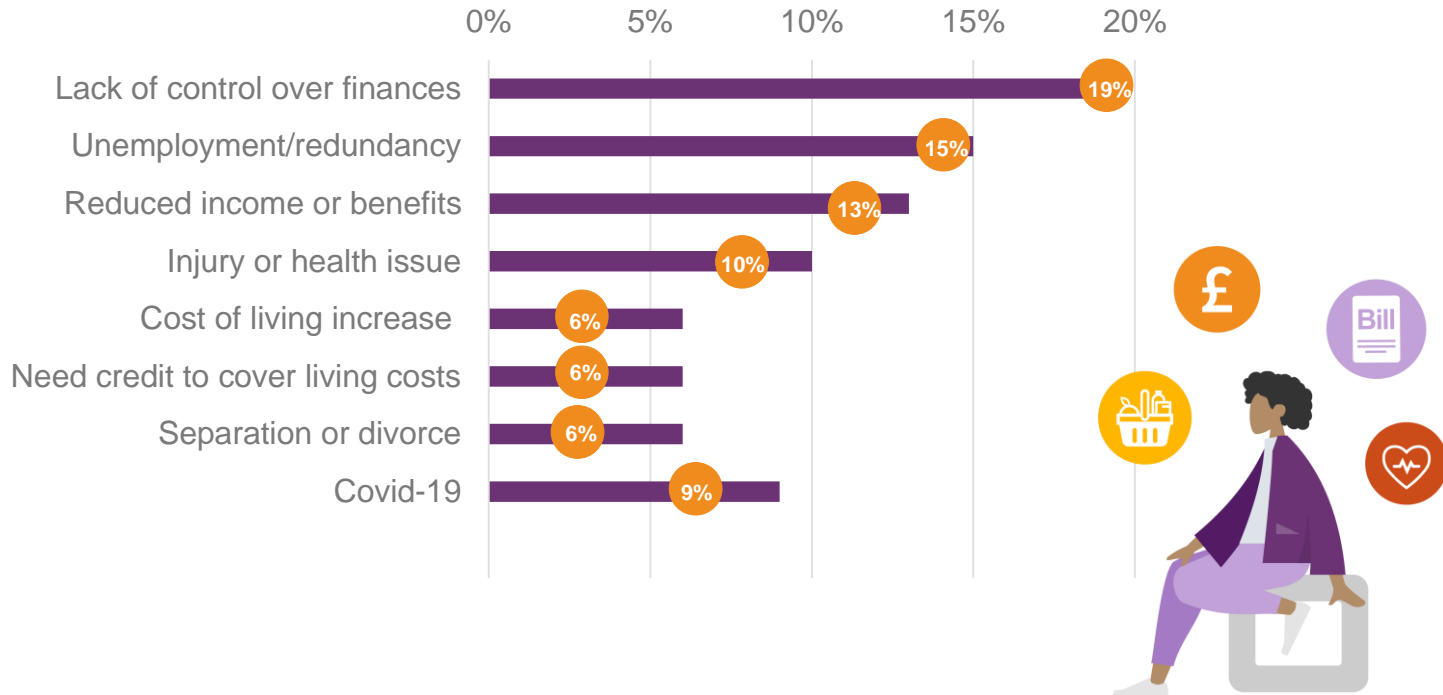
Additional support for particularly vulnerable clients



Working together with over 900 partner organisations

What causes problem debt?

In 2021, the most common reasons for debt as cited by our new clients were:



The most common signs of problem debt



Not enough money at
the end of the month



No contingency for
one-off costs



Maxed-out credit
limits



Missed or late
payments



Little spending on food
or other essentials

How we help



Our priority is to **intervene earlier**, to prevent people from getting into problem debt in the first place.





StepChange Debt Charity, Wade House, Merrion Centre, Leeds, LS2 8NG.
A registered charity no.1016630 and SC046263. Authorised and regulated by the Financial Conduct Authority.

MAYOR OF LONDON

**An outline of help and advice
available in London**

LONDON CONTEXT

- GLA/ YouGov polling in August 2022 showed 20% of lower-income Londoners have regularly or occasionally gone without food or essential items or relied on outside support in the last six months.
- 30% of Londoners are “just about managing”
- A further 20% are “financially struggling”

DEBT-FREE LONDON

The screenshot shows the Debt Free London website. At the top left is the logo with the text "Debt Free London" and the tagline "Free, expert advice you can trust". To the right of the logo is a navigation menu with links for "ABOUT US", "NEWS & BLOGS", "FIND ADVICE", "LOGIN", and a search bar. Below the navigation are menu items for "DEBT", "BUDGETING", "SAVING", "TOOLS", and a prominent orange button labeled "GET FREE ADVICE". The main content area features a large image of a man wearing a headset, with the headline "MONEY WORRIES? WE'RE HERE TO HELP!". Below the headline is the text "OUR FREE, IMPARTIAL ADVICE IS AVAILABLE IN PERSON OR VIA PHONE, WHATSAPP AND VIDEO CHAT" and an orange "GET ADVICE" button. A white box in the top right of the image contains the text "FREE HELPLINE: 0800 808 5700" and "LINES OPEN WEEKDAYS 10AM-5PM".

**Call 0800
808 5700**

**Or visit
debtfree.lon
don**

DEBT. IT'S MORE COMMON THAN YOU THINK.


In London, over 1.4 million adults struggle to make ends meet. Join the 250,000 people who have already benefited from free debt advice from dedicated staff across our partnership of FCA regulated charities throughout London.


Chat with us


MAYOR OF LONDON'S COST OF LIVING HUB


MAYOR OF LONDON LONDONASSEMBLY Search...


What we do > In my area > Get involved > About us > Talk London > Media centre >


**Help with your income**
Find out how to claim the full range of benefits you're owed, and other ways to increase your income


**Help paying your bills**
Find out more about help to pay for energy and water bills, rent, childcare, TV, broadband, Council Tax and other costs.


**Support near you**
Search for benefits and advice available in your borough


**If you can't get benefits**
If you're struggling with finances but you aren't eligible for benefits, there are some other ways you can get support.

**Help with debts**
Find information about help to manage your debt and what to do if you're behind on payments.

**Help in a crisis**
Find information about emergency financial support from grants and your local council if you've run out of money.

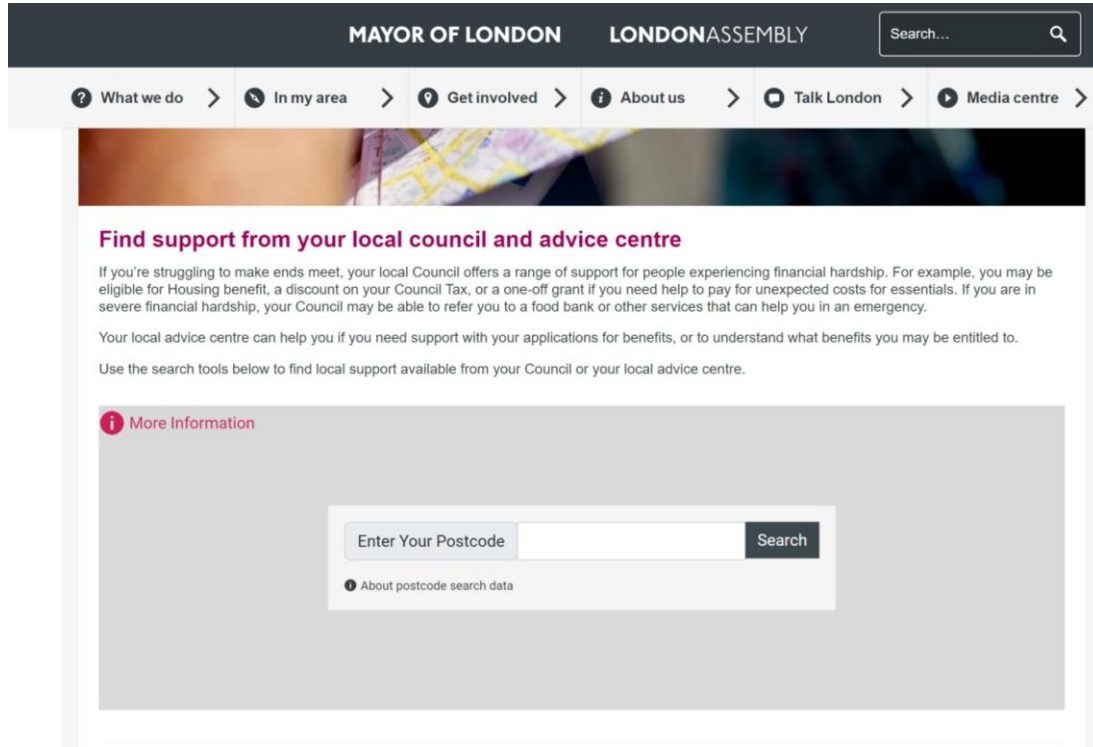
**Help for migrants**
Learn about community-run support services for migrants, designed for people with limited access to government support

**Deaf and disabled people**
Find information about help with extra costs if you or someone you care for are Deaf or Disabled.

**Money and mental health**
Struggling with your finances can affect your mental health. Find out about mental health support.

Search
“Mayor of
London Cost
of Living”

LOCAL AUTHORITIES



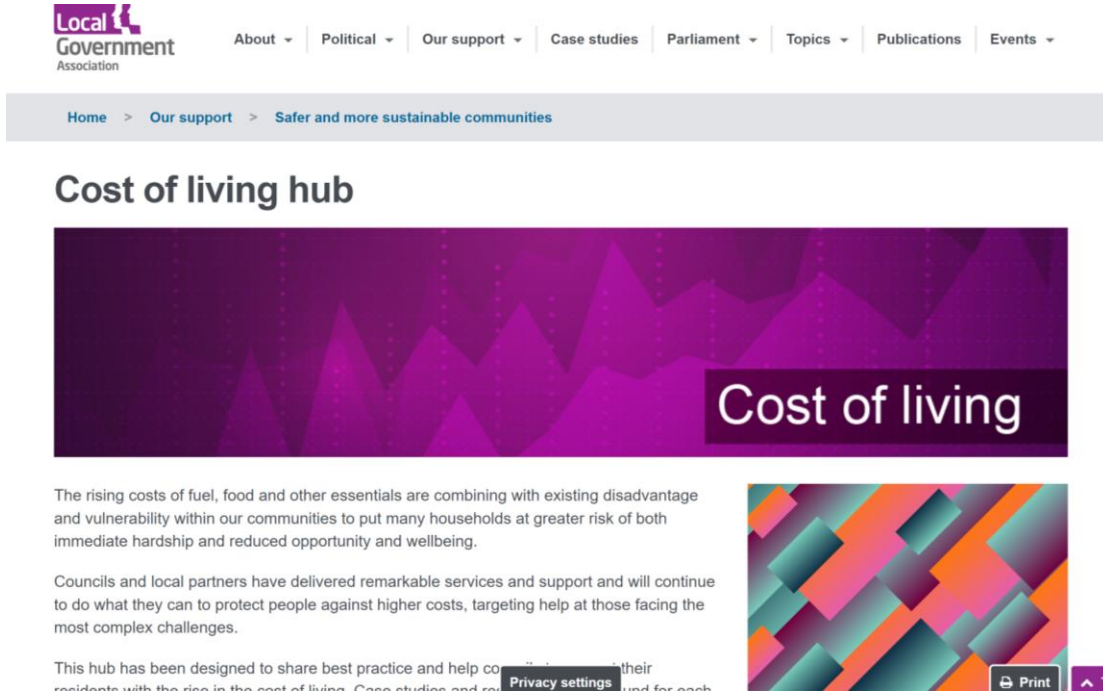
The screenshot shows the top navigation bar of the Mayor of London website. The navigation bar includes the text "MAYOR OF LONDON" and "LONDONASSEMBLY" on the left, and a search box with the placeholder text "Search..." on the right. Below the navigation bar is a horizontal menu with several items: "? What we do", "In my area", "Get involved", "About us", "Talk London", and "Media centre".

The main content area features a heading: **Find support from your local council and advice centre**. Below the heading is a paragraph of text: "If you're struggling to make ends meet, your local Council offers a range of support for people experiencing financial hardship. For example, you may be eligible for Housing benefit, a discount on your Council Tax, or a one-off grant if you need help to pay for unexpected costs for essentials. If you are in severe financial hardship, your Council may be able to refer you to a food bank or other services that can help you in an emergency." Below this paragraph is another paragraph: "Your local advice centre can help you if you need support with your applications for benefits, or to understand what benefits you may be entitled to." Below this paragraph is a final paragraph: "Use the search tools below to find local support available from your Council or your local advice centre."

Below the text is a section titled "More Information" with an information icon. This section contains a search form with a text input field labeled "Enter Your Postcode", a "Search" button, and a link labeled "About postcode search data".

Search “Mayor of London Cost of Living”

LOCAL AUTHORITIES



The screenshot shows the top navigation bar of the Local Government Association website. The logo is on the left, and the navigation menu includes: About, Political, Our support, Case studies, Parliament, Topics, Publications, and Events. Below the navigation is a breadcrumb trail: Home > Our support > Safer and more sustainable communities. The main heading is 'Cost of living hub'. Below this is a large purple banner with a white line graph and the text 'Cost of living'. The main content area contains three paragraphs of text. The first paragraph discusses rising costs of fuel, food, and other essentials. The second paragraph mentions that councils and local partners have delivered remarkable services. The third paragraph states that the hub is designed to share best practice. At the bottom right of the content area, there are buttons for 'Privacy settings', 'Print', and 'To top'.

Local Government Association

About | Political | Our support | Case studies | Parliament | Topics | Publications | Events

Home > Our support > Safer and more sustainable communities

Cost of living hub

Cost of living

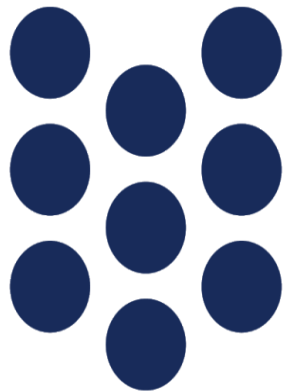
The rising costs of fuel, food and other essentials are combining with existing disadvantage and vulnerability within our communities to put many households at greater risk of both immediate hardship and reduced opportunity and wellbeing.

Councils and local partners have delivered remarkable services and support and will continue to do what they can to protect people against higher costs, targeting help at those facing the most complex challenges.

This hub has been designed to share best practice and help councils support their residents with the rise in the cost of living. Case studies and research are provided for each

Privacy settings Print To top

Search “LGA Cost of Living Hub”



financial shield

September 2022

Pilot objectives

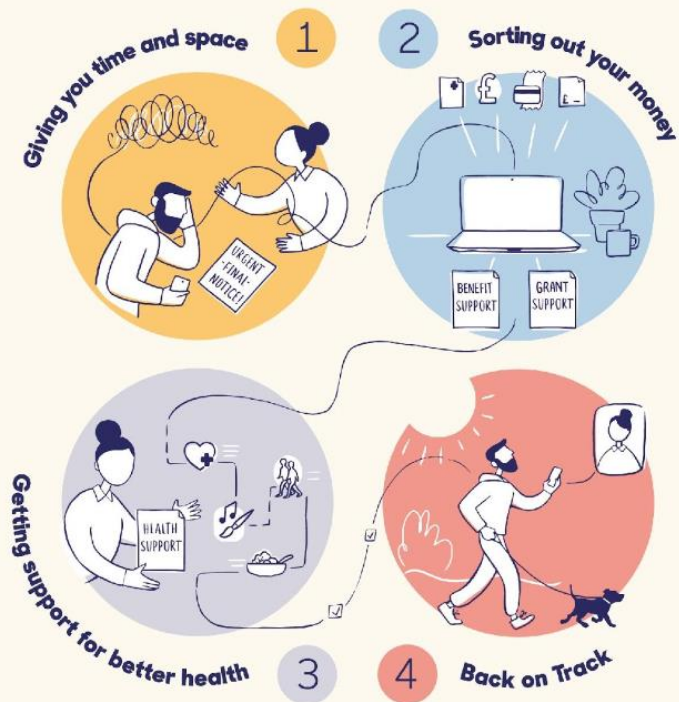
- ❑ **Improve the health and financial well-being outcomes** for working age people who either have, or are at risk of developing, long-term health conditions *and* who are experiencing financial problems.
- ❑ Pilot approach with **residents in parts of Lambeth and Southwark** through to end of March 2023.
- ❑ Testing **new referral pathways**, and co-ordination with local creditor organisations.
- ❑ **Evaluating outcomes** for service users, health agencies, and creditors to see if we can create **a sustainable funding model** to support wider roll-out.

Health, advice & creditor agencies working together

- GP practices search their patient lists for working age individuals with, or at risk of, **long-term health conditions**.
- GP practices send out text messages and provide leaflets to patients alerting them to the new **'Back on Track'** service.
- Residents responding positively can check eligibility and book either **face to face or telephone** appointments through a website or using a freepost return slip on the leaflet.
- **Social Prescribers** can also make referrals using the website.
- To access the project, residents must consent to share information with creditors. These check for outstanding debts, and if these are present put a **60-day hold on enforcement** once residents are on-boarded.
- The service **maximises income, provides basic debt advice, and liaises back** with Social Prescribers and creditors regarding the outcomes.

BACK on TRACK

A free and confidential 4 step programme for people with long-term health conditions and money worries.



Co-ordinating arrears recovery

- The **Joint Creditor Forum** brings together Lambeth and Southwark councils with four participating housing associations.
- **Where a resident owes money to more than one of the participating creditors, members will co-ordinate arrears recovery based on information received from the Financial Support Link Workers.**
- This includes working together to monitor any repayment arrangements that have been put in place on an ongoing basis.
- Most recently, some creditors are looking to provide 'debt relief' to residents unable to make an offer of repayment at the end of support.

Progress to date

- Around 1,200 referrals received and 750 successfully onboarded. **Around 600 cases closed.**
- Reaching people who were not previously receiving support with their finances, with **many in poor mental health.**
- Positive outcomes reported in about 40% of cases, with **average income gains of approx. £1,500 per year.**
- Around **one in five** accessing the agreed 60-day hold on enforcement.
- However, few tenants of the participating housing associations, so **more work to be done to test the Joint Debt Recovery Protocol.**

Evaluation

- Independent evaluation being led by **Cordis Bright**, including an assessment of costs and benefits. Mainly **qualitative interviews** currently:

“I received texts from my doctors’ clinic asking me if I needed some financial help, and I said yes. Back then I needed help because I didn’t know where to get help from – the text was very useful.”

“I thought they [Financial Support Link Worker] were brilliant. Whatever I needed, they would go with, which was good, because sometimes you can feel a bit trapped in the corner when you’re going through things.”

“I didn’t know that those benefits were available. It was very, very complicated. I knew nothing about the benefits although I’ve had the condition for the last 20 years. I’d never had access to these benefits before, even at times when I really, desperately needed them.”

“I’m now not having to worry about if I’ve got enough money because he’s got me on PIP. I don’t have to think, “Oh, I can’t afford to put the heating on today. Now I can afford to get a taxi to go shopping because I struggle to walk, and not have to worry.”

- Further information is available from the Financial Shield Website (<https://financial-shield.uk>). Please sign up for our mailing list, and follow us on Twitter (@Fin_Shield_UK)

Questions?

Join our **Financial Shield Learning Network** by signing up to our mailing list at <https://www.financial-shield.uk/mailling-list>



Bromley by Bow Centre

**The benefits of
collaborative
working and
colocation
between Social
Prescribing, Debt
and Financial
Inclusion projects**

**Tahmina Begum
and Mokshuda Ali**

RESOURCES

Mayor of London's Cost of Living Hub

<https://www.london.gov.uk/what-we-do/communities/help-cost-living>

MoneyHelper

0800 448 814; <https://www.moneyhelper.org.uk/en>
MoneyHelper posters, leaflets and Z Cards are available for Practices and community settings; these are generic for all MoneyHelper money guidance and support topics. Languages include Polish, Somali, Punjabi etc. more info email victoria.copeland@maps.org.uk

Energy costs and support explainer

<https://www.moneyhelper.org.uk/en/everyday-money/budgeting/what-to-do-if-worried-about-energy-bills-rising>

Step Change

debt advice telephone line: 0800 138 1111, <https://www.stepchange.org/> / For anyone interested in materials (i.e. posters/leaflets) please drop us an email at partnerships@stepchange.org you can also enquire about referral forms using this email address

The Business DebtLine

<https://www.businessdebtline.org/>

Debt Free London

<https://debtfree.london/>

GLA Cost of Living Hub (for professionals)

<https://www.local.gov.uk/our-support/safer-and-more-sustainable-communities/cost-living-hub>

Latest London data on the cost of living

[Access data here.](#)

Bromley by Bow Centre

<https://www.bbbc.org.uk/services/save-energy-and-money/>

Healthy London Partnership website for Social Prescribing Link Workers

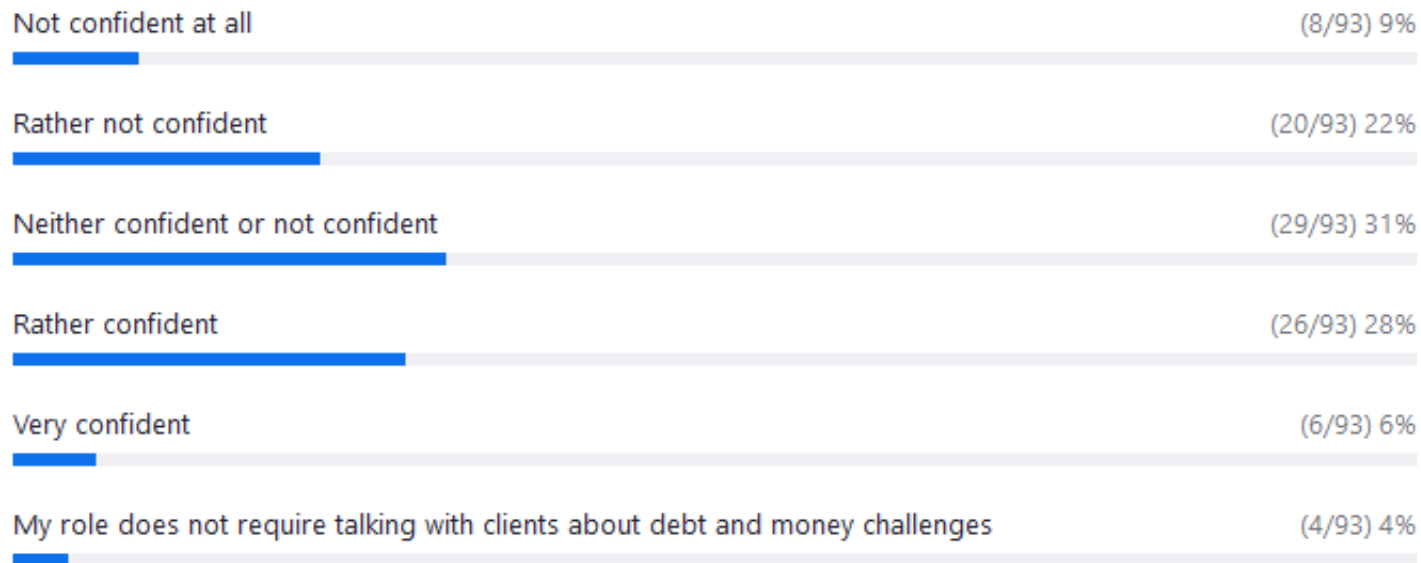
[SPLWs website](#) / [Past events resources](#)

SPLW Discussion Forum: Supporting Social Prescribing clients with Debt and Budgeting challenges in London

<https://future.nhs.uk/socialprescribing/messageShowThread?threadid=9834030>

1. How confident are you speaking with your clients about debt and money related issues? (Single Choice) *

93/93 (100%) answered



2. How often do you speak with your clients about their debt and budgeting challenges? (Single Choice) *

93/93 (100%) answered

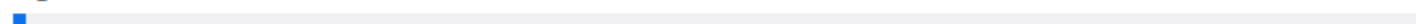


3. Do you observe a change in the number of clients who need support with debt and budgeting challenges?

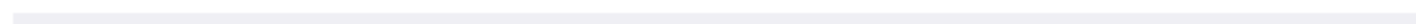
(Single Choice) *

93/93 (100%) answered

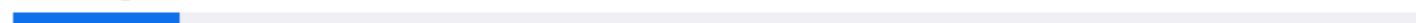
Significant decrease (1/93) 1%



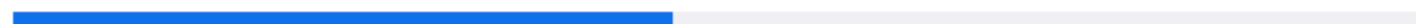
Decrease (0/93) 0%



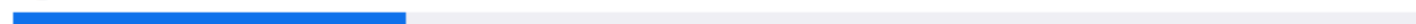
No change observed (11/93) 12%



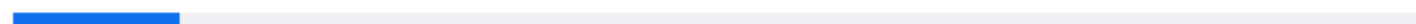
Increase (44/93) 47%



Significant increase (26/93) 28%



I don't know (11/93) 12%



4. How would you rate the capacity of services providing debt and money advice to clients you refer/signpost to them? (Single Choice) *

93/93 (100%) answered





Next Webinar
14th October,
12:30-14:00

Supporting
Social
Prescribing
clients with
Housing issues

Sign up link:

<https://www.eventbrite.co.uk/e/supporting-social-prescribing-clients-with-housing-issues-tickets-425141960047>



**Healthy London
Partnership**

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