

Delegate feedback – Money Matters: Tackling Debt and Managing Money in Oxfordshire, September 28 2010

Our big questions:

What do you or what does your organisation know about debt and managing money in Oxfordshire?

And:

In the light of what you know, what could be done to help Oxfordshire residents manage their money better and tackle problem debt?

Funding and resources

- Lobby for a levy on the credit industry to fund debt advice – not just financial capability work
- More funding for local advice services
- More access to money advice training
- More use of volunteers in advice centres

Collaborative work

- Better communication and collaboration with GP surgeries
- Oxfordshire Money Advice Group to contact Thames Water Trust for a visiting speaker
- Build capacity with trusted members of the community to look for warning signs, and point people in the right direction for help (these trusted members would include community workers; youth workers, those working with older people)
- Court notification notices on back of envelope
- Court papers to include leaflet on local advice centres
- Encourage landlord to contact CAB at pre court stage (with client consent)
- Give tenants information when they take on tenancy re rent as priority debt

- Better liaison with local authority housing and council tax teams, housing associations, particularly those collecting council tax and rent arrears
- Campaign for greater legal controls on rent levels in the private sector
- Partnership work with energy efficiency teams in local authorities, link with fuel poverty
- Better liaison with councillors and district and parish councils
- Partnership work with children's centres and food banks
- One stop shop advice centre in Oxford and other towns in Oxfordshire
- Bring debt advice services together
- Encourage responsible lending by creditors

Publicity

- People don't know how to access help – better publicity advertising free and independent services is needed (eg local free papers, faith groups, national advertising campaign, notices on buses / mobile libraries / GP surgeries, leaflets in different languages)
- If any debt advice service would like to be included on the new Oxfordshire Trading Standards advice leaflet and web pages on credit and debt collection, please contact Kate Davies at kate.davies@oxfordshire.gov.uk – Trading Standards advice service will signpost to specialist advice centres where we feel there may be a need
- Banish stigma associated with debt, have stands at social events to address this

Improve access to advice

- Use community centres as neutral information hubs – for Oxford services, please contact the Community and Neighbourhoods team at Oxford City Council
- Local advice services with drop-in provision

- Getting people to advice by using existing schemes (eg rural transport, good neighbour schemes)
- Sharing existing mobile services to improve access to advice
- More use of GP surgeries to access advice
- Issue of debt in farming communities and link to mental health
- Better computer access for lower-income clients

Maximise income

- Have more local swap shops schemes like Freecycle to enable people to get things at no/low cost

Better financial education and money management skills

- Local money advice courses
- Teach budgeting in schools and further education colleges – primary upwards
- Engage with employers and GPs to offer budgeting courses
- Oxfordshire residents need to take responsibility for their finances
- Need credit unions to be engaged and represented
- Provide clients with model budget that people can compare to their actual budget
- Case studies so that people can see how others in similar situations got out of debt and maximised their income

Delegate evaluation of event

Very interesting presentations – raised my awareness of debt problems.

Very interesting, particularly loan sharks and Ed Mitchell

Was hard to hear clearly, particularly in the workshops, better PA system needed

Really good networking event, brilliant idea to give organisations the opportunity to come together

Explain the jargon used by speakers in full

We needed to have a plenary session at the end to identify common themes and possible ways forward

Better timekeeping needed and more time for networking, afternoon a bit rushed

Better organisation of workshops, we needed clearer aims, separate rooms, and information in advance on content

Needed water to drink, better organisation of coffee

Wanted opportunity to have a workshop on disabilities and debt

A more accessible venue outside the city centre would have been better

More time for workshops, too short to have meaningful discussion