

THE COST OF DEBT

A Bedfordshire conference on debt - its effects, prevention & management

The Rufus Centre, Flitwick, Bedfordshire
Friday 1st July 2005

Summary Report

Introduction

This was the 4th countywide anti-poverty conference organised by the Tackling Poverty Together Group in Bedfordshire. Consumer debt is a growing problem that can be caused by (and/or cause) poverty and social exclusion. The TPT Group felt that a conference would raise awareness of debt and help encourage a practical and strategic response to the problem.

This short report provides a summary of the research findings. The **full report** on the research is available from infotrain.

Aims & Outcomes

The **aims** of the conference were to:

1. Raise awareness of debt issues
2. Raise awareness of the support available for people with debt problems
3. Identify ways to prevent debt and promote
 - The development of Credit Unions and the culture of saving
 - Skills, training and employment as pathways out of debt

It was hoped that the conference would result in the following **outcomes**:

- More research into debt in Bedfordshire - including the development of a methodology to ascertain who is in debt and why (including those in work)
- Consideration of different ways of raising awareness about debt e.g. use of theatre groups
- More publicity about the support available for people with debt problems e.g. an exhibition on debt prevention and management.
- The Strategic Partnerships in Bedfordshire considering debt as a strategic issue

Conference format

Three speakers from practical and academic spheres were invited to make presentations to a plenary conference session in the morning. The presentations were followed by a question and answer session.

The afternoon began with an interactive theatre workshop. A professional theatre group (Theatre Active) facilitated this workshop. Delegates were encouraged to develop a dramatic production based on the effects of debt on individuals and communities. All delegates attended this workshop.

Later in the afternoon there were three locally-focussed workshops: advice and support for people in debt; stakeholder response to debt; and credit unions in the community. Delegates were able to attend one workshop.

This conference was:

Commissioned by:



Organised by:



For further information contact: infotrain, 28 Bushmead Avenue, Bedford MK40 3QN (Tel. 01234 360607)

Conference Report

The **full conference report** contains an attendance and apologies list; speaker biographies; details of all presentations; workshop reports; and an analysis of the delegate evaluations of the event.

75 people attended the conference - including: the chair; the speakers; workshop facilitators; and administrators. Delegates came from a wide variety of agencies from the statutory and voluntary sectors. An attendance list can be found in the full report. The full report also contains details of all presentations and workshop reports.

The conference was chaired by **John Cross**, Chief Executive of BPHA. John also chairs the Bedford Partnership Board and the National Housing Federation's Investment and Regeneration Committee. Following the Chair's welcome, **Len Simkins** and **Sarah Hughes** introduced the conference on behalf of the TPT Group.

Speaker presentations

Peter Tutton (Citizens Advice) presented the Citizens Advice view of the scale of the debt problem. Peter presented the Citizens Advice view of the scale of the debt problem. He looked at the current situation regarding credit and debt - how much of a problem it is; what types of debt are common; and the problems faced by those in debt. Peter also looked at ways of addressing these issues.

Martin Weale (National Institute of Economic & Social Research) presented his recent study of Poverty and Debt which examines the circumstances of people in poverty in 1995 and how they changed in the subsequent years between 1996 and 2002. His findings suggest that access to credit on reasonable terms would be a great deal of help to people in poverty; the prospect of rising income means that debt is an appropriate way of resolving what in many cases is a temporary shortfall in income.

Liam Carlisle (Lewisham Credit Union) Liam talked about the general problems of debt, the role of the credit union not to get people further indebted and how to use the credit union as a pathway to other agencies and services.

Interactive theatre workshop

After an initial introduction, the delegates helped to develop a dramatic production based on their experiences, perceptions and understanding of how debt can affect people. The audience was split into four sections. The four characters then played out a scene which covered a meeting at a local community centre. The "play" was then stopped on several occasions for the "actors" to confer with their allocated section of the audience to get ideas on what their character should say and how s/he should react to the developing situation.

Afternoon workshops

The conference broke into **three workshops** as follows:

<u>Workshop</u>	<u>Facilitator(s)</u>
Advice and support for people in debt	Len Simkins (Infotrain) Gary Johnson (Welfare Rights Service, Beds. County Council)
Stakeholder response to debt	Sarah Hughes (Bedfordshire County Council)
Credit unions in the community	Liam Carlisle (Lewisham Credit Union)

The general **aims** of the workshops were:

1. To get informal feedback on the success or otherwise of the conference
2. To increase networking opportunities between delegates
3. To open and widen the discussion on debt
4. To encourage the development of specific outcomes from the conference

Final session

At the end of the day, delegates came back together in the main hall for a final session to hear a summary of the discussions at the workshops, and for a final summary from the Conference Chair.

Conclusions & Recommendations

There is no doubt that this conference was a great success. There were no administrative problems at the event, everything went to plan, and the evaluation from delegates was extremely positive. It is clear, from the evaluation, that the conference aims were generally met.

The full report has been distributed to all conference delegates and members of the TPT Group who were unable to attend the conference. The report was presented to the TPT Group at its meeting on 20th September 2005. The TPT Group will consider how best to take forward some of the issues raised at the conference.

In terms of **debt issues** it is recommended that the TPT Group:

- Proposes to the Local Strategic Partnerships and the Local Strategic Forum that managing and preventing consumer debt is incorporated into their Community Plans as a strategic priority.
- Investigates ways of encouraging the development of:
 - A leaflet publicising local debt advice providers
 - Support networks for people in debt
 - A credit union in Mid Bedfordshire
 - Research into the scale and effects of consumer debt in Bedfordshire
- Continues to support and promote the existing credit unions in Bedfordshire:

In terms of **future conferences** the recommendations are to:

- Continue to arrange anti-poverty conferences/events (annually or every 2 years)
- Continue to use the Rufus Centre as a venue for events
- Consider the wider use of email as a way of distributing conference publicity

The Conference was sponsored by:



the Co-operative Group

