



WEST



EAST



SOUTH

LEEDS JOINT DEBT FORUMS

GOOD NEIGHBOURS GIVE A HELPING HAND

Can you please help in drawing attention to the misery that debt and money worries bring to many households across Leeds? Can you give a hand in letting people know about the help that is available from a range of local organisations to mitigate or avoid this misery? The Joint Leeds Debt Forums are asking for your help *in preventing debt problems reaching crisis point* by supporting and promoting our '**Helping Hands**' campaign.

HELP IS OUT THERE FOR OUR NEIGHBOURS – WE WANT TO MAKE SURE THEY KNOW.

The Debt Forums **Helping Hands** campaign is promoting:

- Affordable sources of credit, such as our Credit Unions;
- Organisations that can offer advice on money related matters;
- Telling people about Money Buddies;
- Help available to victims of loan sharks.

This campaign is needed because the well-being of many families and individuals across Leeds is being damaged by worries around money and housing. Family break-up, self-harm, substance abuse, suicide are just some of the devastating effects on well-being. This need NOT happen.

The campaign is asking **everyone who can** to give a helping hand in letting their family, their friends, their neighbours know what help is available. No-one should have to lose sleep about money worries.

Advisory services can help clients deal with:

- Switching to the best deals for electricity, gas, mobile phones;
- Completing application forms for benefit entitlements;
- Changes in the benefit system and in particular the introduction of Universal Credit which might entail a six-week wait for payments with no income and no resource other than food banks;
- Management of in-work incomes that do not cover basic household needs – where a 'Living Wage' hourly rate may not translate into a Living Income because the employee is on a Zero hour employment basis;

- Crisis needs when families/individuals have no reserves, no access to affordable loan sources and have fallen prey to Loan Sharks;
- Debts arising from successful scams and frauds, often targeted to the elderly.

A user friendly leaflet with details of local sources of help is available, but **YOUR** help is also needed. Please give us a hand.

In Leeds, it is estimated that 22% of households live in poverty. In some areas, over 40% of children live in poverty. Unemployment has been falling, but this does not necessarily mean an escape from poverty. About 10% of people in full-time work in Leeds have an income below the Living Wage (or Living **Income**). At least 40% of those in part-time work do not receive a Living Wage. This may be because they are **not paid an adequate hourly rate** or they are employed on a **Zero Hour basis**.

There are also heavy economic effects on Leeds, when millions of pounds, paid in interest to legal high street lenders by those who have no access to bank accounts or loans at affordable rates, leave the city instead of being reinvested in the local economy.

The Debt Forums of Leeds have been working for over a decade to raise awareness of the help out there for people who need it. We also lobby for investment in debt advice – **because this pays off not only in well-being of people but also in economic return.**

PLEASE GIVE A HELPING HAND.

For further information, please contact:

Norah Gibson
West Leeds Debt Forum
norah.gibson@tiscali.co.uk
phone: 0113 2570966

Sylvia Simpson
East Leeds Debt Forum and Ebor Gardens Advice Centre
sylvia.simpson@egac.org
phone: 0113 2350526