



## Information Pack: **Quids in! Money Guidance (Lambeth, Southwark, Lewisham):**

5th February 2024

### INTRODUCTION

This information pack is for partners involved in the pilot for the *Quids in!* Money Guidance programme in Lambeth, Southwark and Lewisham.

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### ABOUT CLEAN SLATE AND QUIDS IN!

Clean Slate Training & Employment CIC is a not-for-profit organisation helping people on low incomes to become better off. We do this by helping people in financial hardship to re-think how they might manage their money, find work or better work, and get online. We are commissioned by social landlords, local authorities, charitable trusts and DWP, for example. We work closely with local and national support agencies.

*Quids in!* is our money guidance initiative which also publishes a magazine, a range of guides, personal finance emails and interactive web content, like our Future-Proof Finance Quiz. Our accessible materials are designed for social tenants, benefit claimants and long-term unemployed people. In 2023, we reached over 240,000 low income households across the UK. *Quids in!* also conducted a Cost of Living Survey with over 1,000 social tenants responding. It found that among those on the lowest incomes, on account of money worries:

- 73% had felt frightened, anxious or depressed
- 64% had skipped meals
- 75% were turning off the heating despite being cold
- 36% had become physically ill

### HEALTH INEQUALITIES LONDON

#### The Challenge

A concerning 41% of Londoners are living below the Minimum Income Standard,<sup>1</sup> putting them at a higher risk of poverty-related health issues such as chronic illnesses, mental health issues, and reduced life expectancy.<sup>2</sup> According to the World Health Organization, research indicates that social determinants like income, access to housing, and



<sup>1</sup> Centre for Research in Social Policy, Loughborough University. "A Minimum Income Standard for London 2020" Trust for London. 2020.

<sup>2</sup> Healthy People 2030. "Poverty - Healthy People 2030." Health.gov. 2020.



employment can exert a more significant impact on people's health than healthcare itself.<sup>3</sup> Life expectancy is notably lower in deprived areas, with a gap of up to 9 years compared to affluent regions.<sup>4</sup>

Over 20 million people in the UK lack confidence in managing their finances,<sup>5</sup> with 34% of Britons reporting that they experience money-related anxieties.<sup>6</sup> Our partnership aims to prioritise financial wellbeing as an integral component of the government's 'levelling up' agenda, designed to enhance living standards for all residents across the UK. Clean Slate believes non-medical services, such as *Quids in!* Money Guidance, should be considered part of a broad public health system,<sup>7</sup> providing holistic support to communities to help themselves be better off.

## Our Response

The launch of this pilot is supported and funded by the Mayor of London. It was commissioned by Thrive LDN as part of the response to support Londoners' economic wellbeing and those impacted by cost of living pressures. Thrive LDN is a citywide public mental health partnership to ensure all Londoners have an equal opportunity for good mental health and wellbeing. Thrive LDN is also the regional lead for suicide prevention in London on behalf of NHS England. Launched publicly by the Mayor of London and the London Health Board partners in 2017, Thrive LDN has evolved and grown significantly in the past six years. More information can be found at [www.thriveldn.co.uk](http://www.thriveldn.co.uk)

From 5th February 2024, health, care and community partners in the boroughs of Lambeth, Southwark or Lewisham can refer residents to a new *Quids in!* Money Guidance service. A targeted number of residents are being offered a money health check and guidance to help reduce the impact of financial worries on their health. The service is phone-based, and staffed by a team of money coaches, to reduce travel costs and fit around participants' other commitments.

## QUIDS IN! MONEY GUIDANCE

*Quids in!* Money Guidance begins with a simple triage process that avoids formal or personal questioning. Our Future-Proof Finance Quiz makes understanding accessible as it was designed for use in *Quids in!* magazine. It helps people identify ways to increase their income, reduce their spending, increase their savings and reduce their debt. Where possible, this 'Money Health Check' generates quick wins to build momentum and trust in the process. However, it also inspires long-term change, as participants put facilities in place, change their habits and take control of their situation. Very often this inspires an attitude to sort out more than just their finances. Participants are often hundreds of pounds better off, reducing financial stresses and giving them hope things can change for the better.

Clean Slate and Thrive LDN will be publicising the programme, largely through promotion to partners and stakeholders, as self-referrals are not initially available. We do, however, wish to promote issues around health inequalities and hope to generate interest in the pilot programme. [See Appendix 1: News Release.]

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<sup>3</sup> World Health Organization. "Social Determinants of Health." World Health Organization. 2023.

<sup>4</sup> Office for National Statistics. "Health State Life Expectancies by National Deprivation Deciles, England - Office for National Statistics." 2022.

<sup>5</sup> Financial Capability. "Key statistics on UK financial capability" 2018.

<sup>6</sup> Mental Health Foundation. "Stress, Anxiety and Hopelessness over Personal Finances Widespread across UK." 2022.

<sup>7</sup> The Health Foundation. "How to Talk about the Building Blocks of Health." 2022.



### Case Study: Joanne

Joanne was suffering with her mental health. She disclosed dinner some nights was half a Pot Noodle, as she had just ten pounds a month for food. We walked her through a money health-check and she revealed she had a big bag of unopened post. We supported her to open the mail, discarding repeated demands from creditors and keeping only critical paperwork. We discovered she'd been overpaying housing costs and was due a rebate. She paid fifty pounds a month on gym membership she didn't use. And there was a cheque for from the Widow's Benevolent Fund. Not only did she have a windfall of £4,700. From there on, she would be £2,200 a year better off. She was able to eat and an emotional burden was lifted. She was ready to access debt support, and became physically and emotionally strong enough to begin thinking about a return to work.

Hear more from people who participated in our programmes: <https://www.cleanslateltd.co.uk/voices.html>

### WHAT PARTICIPANTS CAN EXPECT

Our Virtual Support Hub (VSH) will provide one of two types of remote services: *Set-Up and Go* and *Walk the Walk*. Both services start with a Money Health Check (MHC) wherein a support worker will guide participants through a series of questions, (as described above). This generates a bespoke action plan with a range of options to consider. This also subscribes them to the Quids In Readers Club, which sends further guidance on a regular basis.

#### Set-Up and Go

This service is for participants who need a quick overview of their finances. With the information provided by the MHC, one of our support workers will help the participant identify a few key steps they can take in a customised action plan. After the plan is agreed, participants receive coaching over two subsequent sessions. Participants will also receive additional *Quids in!* resources and materials. After a few weeks, support workers help participants re-take the MHC to capture their financial gains and non-financial outcomes, and also gather feedback on the service.

#### Walk the Walk

This supports participants across a period of five to six weeks, with a more comprehensive action plan focusing on more actions over a longer period of coaching. At the end of the service, similar to the *Set-Up and Go* service, a support worker will help guide the participant through the MHC, issuing a refreshed plan, collecting results and any feedback the participant wishes to share.

Participants can watch a short video with more information about the Money Health Check (MHC) process:

<https://www.cleanslateltd.co.uk/money-health-check.html>

Clean Slate does not provide debt advice. We help participants lay the foundations for specialist support if they need it, for example by reviewing their income and expenditure, accessing benefits and minimising their expenditure. The service is structured but informal. Many of our coaches have lived experience of financial hardship. We are a grass-roots organisation with a pledge to people on low incomes that: We see you. We hear you. We are you. ([More here.](#))

### MAKING REFERRALS

Thrive LDN and health and care partners in the boroughs of Lambeth, Southwark and Lewisham can nominate referral partners for this pilot programme. With participants' consent, teams at these support agencies can refer participants who identify themselves as on low incomes by using this link: [cleanslateltd.co.uk/thriveldn](https://www.cleanslateltd.co.uk/thriveldn)



## TOP TIP

Some referral partners elect to refer people who disclose being in financial difficulty. By this time, it is often too late and individuals are in debt crisis. While this is fine, early interventions work best. *Quids in!* recommends offering a 'free money health-check' to all, or a specific group of, low-income services users, (how ever you define that). Who wouldn't want to be better off? This reduces the stigma and enables support workers to navigate a sometimes very sensitive subject

The Clean Slate team will be in touch with the participant within two working days. We will make three contact attempts that week, including a voice message and a text message so people can get back in touch if they miss us. To manage limited availability, participants may lose their spot if they cannot be contacted.

## EVALUATION

This is a pilot programme. We aim to:

- Explore ways to tackle health inequalities by providing money guidance
- Reduce financial stress
- Increases access to specialist services (like debt advice)
- Help participants gain 'bandwidth' to review their options and gain confidence
- Create the financial means to make healthier choices

How we will evaluate progress/ success:

- Benchmark financial wellbeing and resilience through the Money Health Check
- Where possible, record distance travelled with a second Money Health Check to celebrate participants' progress and plan for the future beyond the programme
- Recording financial gains – those in place and those in the pipeline, (where grants and some benefits can take weeks)
- Impact and Customer Satisfaction survey
- Open feedback channel for partners

## CONTACTS

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## NEWS RELEASE

6th February 2024

### Can't Afford To Be Well?

Residents struggling with money and their health will benefit from a new money guidance service in South London from this month.

Health and care partners have linked up with *Quids in!* Money Guidance to help residents increase their incomes and reduce their spending. Funded by the Mayor of London and supported by Thrive LDN, London's public mental health partnership, the pilot programme launched in Lambeth, Southwark and Lewisham on 5<sup>th</sup> February. A targeted number of residents are being offered a money health check and guidance to help reduce the impact of financial worries on their health. The service is phone-based to reduce travel costs and fit around participants' other commitments. [More on *Quids in!* in Editors Notes.]

**Managing Director of Clean Slate Training and Employment CIC, Jeff Mitchell**, which runs *Quids in!*, said: "When every waking thought is about keeping the children fed, it's hard for people to think enough about their health. *Quids in!* coaches give people time to pause, take stock, explore their options, and shore up their finances. Once they have their heads above water financially, they have both the means and the confidence to focus on getting well."

During the pandemic, a team of advisors took to the phones to conduct Quids In's money health-check. 3,000 social tenants, benefit claimants and long-term unemployed people took part. In one service, 98 per cent of participants were found to be disabled or have emotional or recognised mental health support needs.

In its 2023 Cost of Living Survey, *Quids in!* found that on account of money worries 73% of social renters on the lowest incomes had felt frightened, anxious or depressed; 64% had skipped meals; 75% were turning off the heating despite being cold; and, 36% had become physically ill.

In 2023, its money guidance programmes helped people access average financial gains of £1,244.

#### Case Study: Joanne

Joanne was suffering with her mental health. She disclosed dinner some nights was half a Pot Noodle, with just ten pounds a month for food. We walked her through a money health-check and she said she had a big bag of unopened post. We supported her to open the mail and discovered she'd been overpaying housing costs and had an unused gym membership. And there was a cheque for from the Widow's Benevolent Fund. Not only did she have a windfall of £4,700. From there on, she was £2,200 a year better off. She was able to eat and an emotional burden was lifted. She was ready to access debt support and felt strong enough to begin thinking about a return to work.

#### Health Inequalities London:

A concerning 41% of Londoners are living below the Minimum Income Standard,<sup>8</sup> putting them at a higher risk for poverty-related health issues such as chronic illnesses, mental health issues, and reduced life expectancy.<sup>9</sup> According to the World Health Organization, research indicates that social determinants like income, access to housing, and

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employment can exert a more significant impact on people's health than healthcare itself.<sup>10</sup> Life expectancy is notably lower in deprived areas, with a gap of up to 9 years compared to affluent regions.<sup>11</sup>

Over 20 million people in the UK lack confidence in managing their finances.<sup>12</sup> Among Britons, 34% say they experience money-related anxieties.<sup>13</sup> Our partnership aims to prioritise financial wellbeing as an integral component of the government's 'levelling up' agenda, designed to enhance living standards for all residents across the UK.

**Thrive LDN director, Dan Barrett, said:** "We recognise the profound impact of financial struggles on mental health. We are thrilled to partner with Clean Slate on this pilot to support people on lower incomes and assist those individuals through an evidence-based money guidance programme. By exploring and educating on health and wellbeing indicators, this initiative marks a crucial step towards an integrated approach to tackling health inequalities and creating tailored solutions for those who need it most."

Clean Slate believes non-medical services, such as *Quids in!* Money Guidance, should be considered part of a broad public health system,<sup>14</sup> providing holistic support to communities to help themselves be better off.

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#### Notes for Editors

1. Clean Slate Training & Employment CIC is a not-for-profit community interest company. It helps people in financial hardship to become better off by helping them re-organise how they might manage their money, by finding work or better work, and by getting online. *Quids in!* Money Guidance publishes a quarterly magazine, a range of guides, personal finance emails and interactive digital tools for social tenants, benefit claimants and long-term unemployed people.
2. *Quids in!* was originally launched as a money guidance magazine for social tenants in 2008. Its range of guides now include healthy eating on a limited budget, reducing bills, managing tenancies and claiming Universal Credit. Along with an email service, the publication reached over 240,000 low-income households in 2023. Clean Slate also runs local teams from *Quids in!* Centres (with drop-in access) in East London, the West of England, Gloucestershire and North Wales.
3. The launch of this pilot is supported and funded by the Mayor of London, and was commissioned by Thrive LDN as part of the response to support Londoners' economic wellbeing and those impacted by cost of living pressures.
4. Thrive LDN is a citywide public mental health partnership to ensure all Londoners have an equal opportunity for good mental health and wellbeing. Thrive LDN is also the regional lead for suicide prevention in London on behalf of NHS England. Launched publicly by the Mayor of London and the London Health Board partners in 2017, Thrive LDN has evolved and grown significantly in the past six years. More information can be found at [www.thriveldn.co.uk](http://www.thriveldn.co.uk)

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