

Debt and Financial Advice Survey Feedback Report

June 2021



1. Background and Methodology

Shropshire Voluntary and Community Sector Assembly, Shropshire Association of Local Councils and Shropshire Council have been working together to better understand the work taking place in Shropshire to provide debt advice and support those people who may have money worries, debt or facing financial hardship.

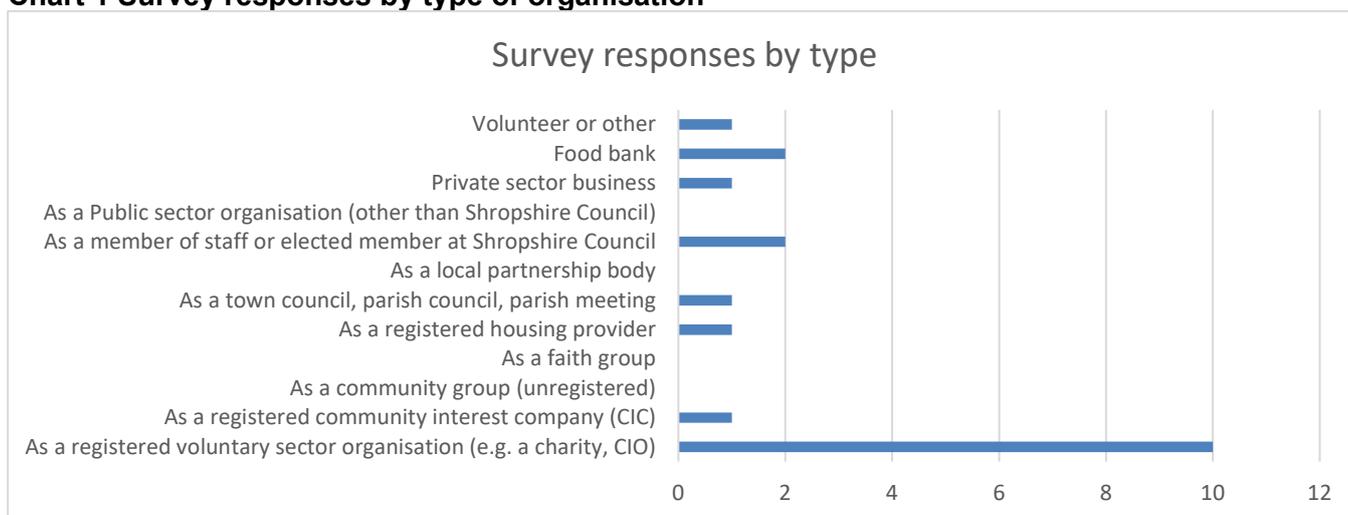
It is recognised that the full impact of the coronavirus pandemic is, as yet, unknown and the future demand for financial advice difficult to anticipate. There are a wide range of social and economic factors that will potentially cause hardship and financial concerns including unemployment and under employment, anticipated increases in the cost of living, economic changes such as the cost of housing and mortgages/interest rate changes, changes in cost the availability of housing and, significantly, an end to the current levels of additional Government support and additional payments.

A survey was delivered over Spring 2021 to identify the services and support already in place in Shropshire, to help identify gaps; identify support needs and opportunities to develop further partnerships and collaborative working. The VCS Assembly Hardship and Poverty Sub-Group (linking to the Shropshire Council led Social Impact Task Force) led the work and will take forward the findings of this research. The group will determine whether a Financial Money Advice Forum may benefit current providers and allow for collective responses to future demand.

2. Survey Response

There were 19 survey responses in total. 17 were from organisations delivering support within Shropshire and the remainder were from volunteers and community leaders with an interest in debt and financial support services. Of the 19 organisations only one was a private sector business.

Chart 1 Survey responses by type of organisation

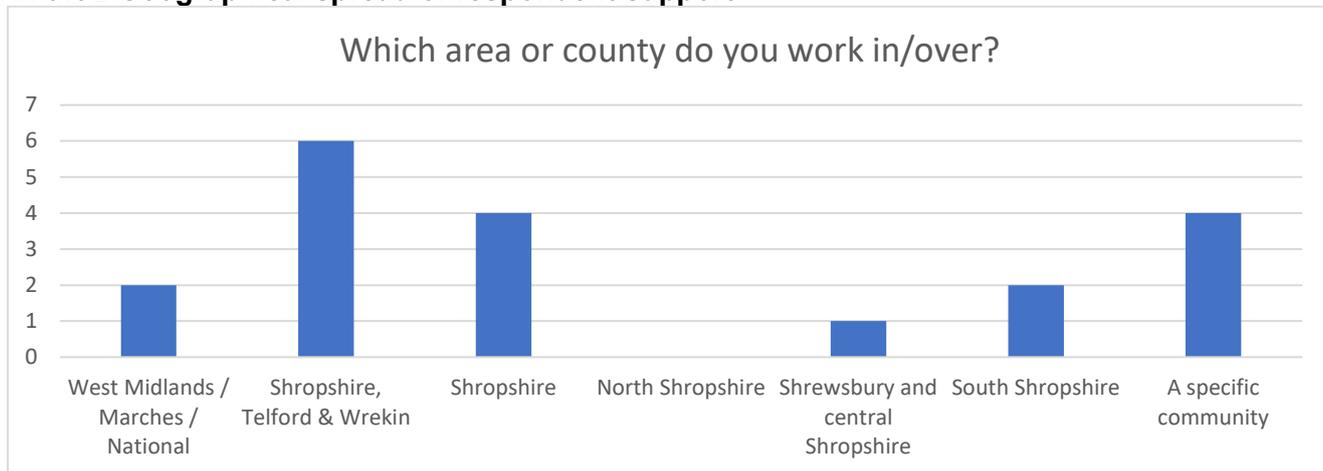


Considering the estimated number of groups and organisations operating support in Shropshire the response to the survey was good. A list is included later in this report highlighting the results of online

research suggesting a few other organisations that should also be considered for their work addressing debt and financial hardship in Shropshire.

Chart 2 below suggests that most of the survey respondents are local to Shropshire, only 2 provide services across a much larger geographical area. 10 of the 19 support people in Shropshire, Telford and Wrekin or just Shropshire, 3 work at a sub county level covering multiple communities and 4 offer more specific support within a town and its rural surroundings (the 4 towns were Bishop’s castle, Market Drayton, Church Stretton and Bridgnorth).

Chart 2 Geographical spread of respondent support



The results suggest that many services support the whole county with the addition of some more targeted services. This is positive and does not highlight any geographical gaps in support.

The next section considers the type of services being delivered by the survey respondents. The two survey responses completed by individual volunteers are very much appreciated and they have been considered in full. However, they are not included below. This is in order to protect the personal data and identify of any individuals not affiliated with an organisation.

3. Current Support

The 17 organisations responding to the survey offer a wide range of services. 8 report offering debt advice services, and these are explored in more detail later in the report (section 4). Chart 3 below shows the totals by each type of support service.

Chart 3 Types of service offered by organisations responding to the survey



Table 1 below details the 17 organisations and highlights their interest in debt and financial support services as well as the geographical area their service works over.

Table 1 Organisations, interest in debt and financial support and area of service covered.

Name of organisation	Interest in debt and financial advice	Area of delivery
The Royal British Legion	TRBL have an FCA regulated Specialist Debt & Benefit advice service with a dedicated Face to Face specialist covering the West Midlands	West Midlands/Marches/National
Landau Ltd.	Advising clients, supporting local people	West Midlands/Marches/National
The Wrekin Housing Group	We provide free FCA regulated Debt Advice services to tenants of the Wrekin Housing Group	Shropshire, Telford & Wrekin
Gains Park Day Centre (Age UK)	Age UK provides advice and support for older people in Shropshire, Telford & Wrekin.	Shropshire, Telford & Wrekin
Taking Part	We support adults with health and social care needs to access information and advocacy. An increasing number of our clients are facing financial hardship which may include debt.	Shropshire, Telford & Wrekin
Barnabas Community Projects	I lead the free face to face Barnabas Money Advice team and have been debt advisor for 13 years.	Shropshire, Telford & Wrekin
Shropshire Peer Counselling & Advocacy Service	We run an independent advocacy service, and many of our clients cannot go to an office appointment or sort their issues out on the telephone due to their disabilities and how they affect them.	Shropshire, Telford & Wrekin
Shropshire Council	Support for those who find themselves homeless / at risk of homelessness	Shropshire
Shrewsbury Ark	We support the most vulnerable in Shrewsbury and we want to help them as much as we can	Shropshire
Foodbank PLUS (Barnabas Community Projects)	We offer debt advice through Barnabas Money Advice.	Shropshire
Riversway Elim Church	Offering advice and support.	Shrewsbury and central Shropshire
Ludlow Food Bank	We have many clients in debt, but do not feel qualified to offer debt advice ourselves. It would be useful to know where to signpost people to.	South Shropshire
Homelife	Support clients with managing finances, budgeting and sometimes debt management	South Shropshire
Christians Against Poverty	CAP provides supported debt help and debt solutions using 'face to face' services based in Market Drayton. CAP Bradford is the Head Office (FCA approved). Debt Advisors work out tailored debt solutions for each client.	Market Drayton and surroundings
CAP Bridgnorth Debt Centre	I am expecting to take on the CAP Bridgnorth debt centre in April, with training in May and June, to then be able to offer debt advice and services in Bridgnorth and the surrounding area.	Bridgnorth and surroundings
Strettons Food Bank	In case we need to offer help to any of our clients.	Church Stretton and surroundings
Bishop's Castle Community Foodbank	Many of our customers are in debt.	Bishop's Castle and surroundings

Table 2 builds on the information in Table 1 and details which types of service each of the organisations deliver. Debt advice is the most widely provided, followed by advice on welfare rights and housing advice.

Table 2 Services offered by the 17 surveyed organisations

Name of organisation	Debt advice	Advice on borrowing money	Housing advice	Advice on welfare rights	Advice on rights at work	Consumer advice
The Royal British Legion	✓			✓		
Landau Ltd.						
The Wrekin Housing Group	✓		✓	✓		
Gains Park Day Centre (Age UK)						
Taking Part						
Barnabas Community Projects	✓			✓	✓	
Shropshire Peer Counselling & Advocacy Service	✓					
Shropshire Council			✓			
Shrewsbury Ark						
Foodbank PLUS (Barnabas Community Projects)	✓					
Riversway Elim Church	✓					
Ludlow Food Bank						
Homelife	✓		✓	✓		
Christians Against Poverty	✓					
CAP Bridgnorth Debt Centre	✓	✓				
Strettons Food Bank						
Bishop's Castle Community Foodbank						

Other types of support not included in the survey are listed in Table 3 below. A wide range of support is delivered by housing specialists e.g. Tenancy Sustainment Support. This important support will also be offered by other organisations not covered by the survey research.

Table 3 Other support services offered

Name of organisation	Other (please specify)
The Royal British Legion	Specialist Benefits Advice - Appeals & Representation, Income Maximisation Advice
Landau Ltd.	Employment Services
The Wrekin Housing Group	Through the Money Matters team, we also provide tenants with budgeting support, advice on utilities, crisis support (e.g. food parcels), essential furniture needs, support and wellbeing services, employability, access to low cost HCI, and signposting to local Credit Unions for affordable credit and savings
Taking Part	Advocacy for people with health and social care needs and often we need to signpost them to the correct services which can give advice on benefits, income and debt
Barnabas Community Projects	The welfare rights and rights at work sections we can help in a general situation but are not specialist advisors.
Shropshire Peer Counselling & Advocacy Service	Independent Advocacy help and support to any adult with any disability including multiple disabilities and complex needs.
Shrewsbury Ark	We sign post to all originations then support them to meet others.
Foodbank PLUS (Barnabas Community Projects)	Budgeting
Ludlow Food Bank	Food Parcels
Christians Against Poverty	CAP have other free services/groups on offer to support people: Job Club, Fresh Start, Life Skills, Money Course.
Bishop's Castle Community Foodbank	Provision of food and other supplies

Table 4 below highlights the availability of support for employment and skills. This support can be both preventative and act as a means to obtain an improved financial position following experiences of debt and financial hardship. Those organisations covered within the research with a strong focus on employment and skills support include Landau Ltd, The Wrekin Housing Group, Taking Part, Barnabas Community Projects, Foodbank Plus and Christians Against Poverty. Table 5 lists the other support not listed as a main category.

Table 4 Employment and skills support

Name of organisation	Help with CV writing	Help with applying for jobs	Helping people become employment ready	Signposting regarding skills, training or qualifications	Courses and qualifications	Volunteering placements	Employment placements (apprentices etc.)
The Royal British Legion				✓			
Landau Ltd.	✓	✓	✓	✓	✓	✓	✓
The Wrekin Housing Group	✓	✓	✓	✓	✓	✓	✓
Gains Park Day Centre (Age UK)							
Taking Part		✓	✓	✓	✓	✓	
Barnabas Community Projects	✓	✓	✓	✓		✓	
Shropshire Peer Counselling & Advocacy Service							
Shropshire Council							
Shrewsbury Ark	✓	✓					
Foodbank PLUS (Barnabas Community Projects)	✓	✓	✓	✓		✓	
Riversway Elim Church	✓	✓				✓	
Ludlow Food Bank							
Homelife							
Christians Against Poverty	✓	✓	✓	✓	✓		
CAP Bridgnorth Debt Centre							
Strettons Food Bank							
Bishop's Castle Community Foodbank						✓	

Table 5 Other support linked to employment and skills

Name of organisation	Other support offered
The Royal British Legion	Regional Outreach Support, Independent Living Advice, Crisis Grants, Financial Assistance Grants - Priority debts, War Pensions/AFCS Appeal representation.
Barnabas Community Projects	Our BCP 360 project is involved in the above.
Ludlow Food Bank	Food Parcels
Christians Against Poverty	Budgeting help (Money course), Managing to live on a low income and confidence building and healthy lifestyles (Life Skills), Addictions support (Fresh start).

Chart 4 Summary of Employment and Skills support

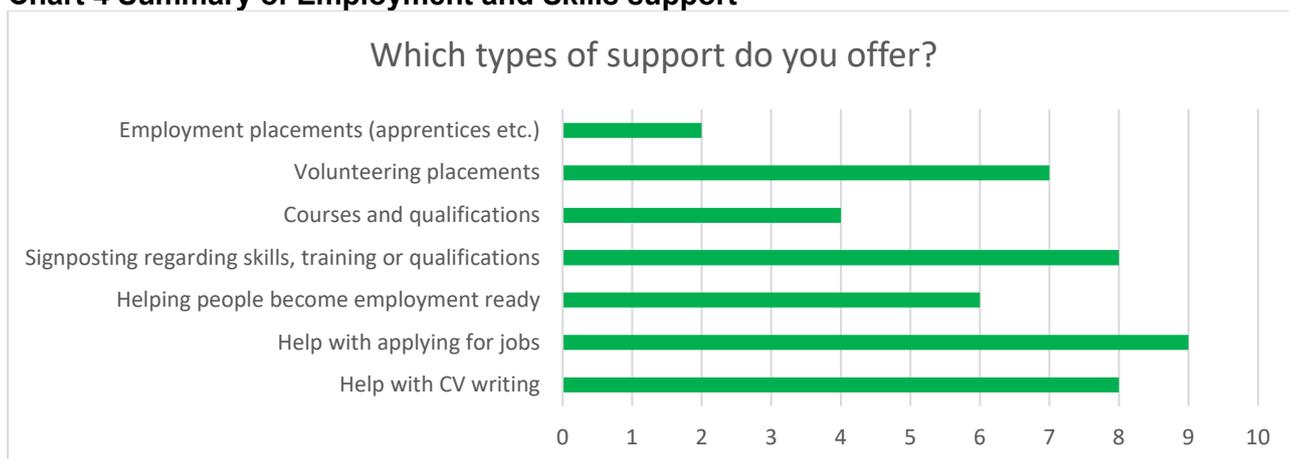


Chart 4 above helps to illustrate the range of support being offered in Shropshire. 9 of the 17 organisations provide people with help applying for jobs, 8 provide help writing CVs, 8 signpost to skills, training and courses to obtain qualifications. 7 support people with volunteer placements and 6 work with people to ensure they are employment ready.

The next part of the survey worked to understand a bit more about opening hours and days of operation. The results are shown in Table 5 below. The organisations provide a mix of service opening times. 9 offer support during the week in office hours (Foodbank PLUS also has a later evening opening one evening a week). Some offer slightly shorter days; Shrewsbury Ark has a weekday service offer with 9am to 2pm opening and Ludlow Foodbank is open 11am to 1pm. There are 3 services offering more fixed opening days/times, including Riversway Elim Church, Christians Against Poverty and Gains Park Day Centre (Age UK). Overall, there is very little support at weekends, but The Royal British Legion can offer some advice and support via its contact centre or Veterans Gateway, and CAP Bridgnorth Debt Centre is flexible and will provide weekend support as required.

Table 5 Opening hours and days

Name of organisation	Hours						
	Mon	Tue	Wed	Thur	Fri	Sat	Sun
The Royal British Legion	9 to 5	Partly	Partly				
Landau Ltd.	9 to 5	9 to 5	9 to 5	9 to 5	9 to 4		
The Wrekin Housing Group	9 to 5						
Gains Park Day Centre (Age UK)				10- 2:30			
Taking Part	9 to 5	9 to 5	9 to 5	9 to 5	9 to 4		
Barnabas Community Projects	9 to 5						
Shropshire Peer Counselling & Advocacy Service							
Shropshire Council	9 to 5						
Shrewsbury Ark	9 to 2						
Foodbank PLUS (Barnabas Community Projects)	9 to 5	9 to 5	9 to 7	9 to 5	9 to 5		
Riversway Elim Church		12 - 4	12 - 4	12 - 4			
Ludlow Food Bank	11- 1	11- 1	11- 1	11- 1	11- 1		
Homelife	9 to 4						
Christians Against Poverty		9 to 3	9 to 3		9 to 3		
CAP Bridgnorth Debt Centre	9 to 5:30	As needed	As needed				
Strettons Food Bank							
Bishop's Castle Community Foodbank							

All the organisations were asked if they weren't already offering debt advice, whether they would be interested in developing that in the future. Shropshire Peer Counselling & Advocacy Service PCAS works closely with Citizen's Advice Shropshire and is keen to continue and/or develop that work, in addition Bishop's Castle Community Foodbank interested in developing debt advice services. Shrewsbury Ark and Strettons Foodbank not sure. Other organisations don't intend to develop debt advice support and have other areas of focus and specialisms (including Landau Ltd, Gains Park Day Centre (Age UK), Taking Part, Shropshire Council, and Ludlow Food Bank).

The next section explores just those organisations offering debt advice in more detail.

4. Debt Advice Provision

Those organisations responding to the survey and delivering debt advice services in Shropshire were asked to provide more information about the support they offer. This is very helpful information and can assist with future partnership working and referral networks. Chart 5 provides an overview of the debt advice and support in place.

Chart 5 Types of debt advice services offered by survey respondents

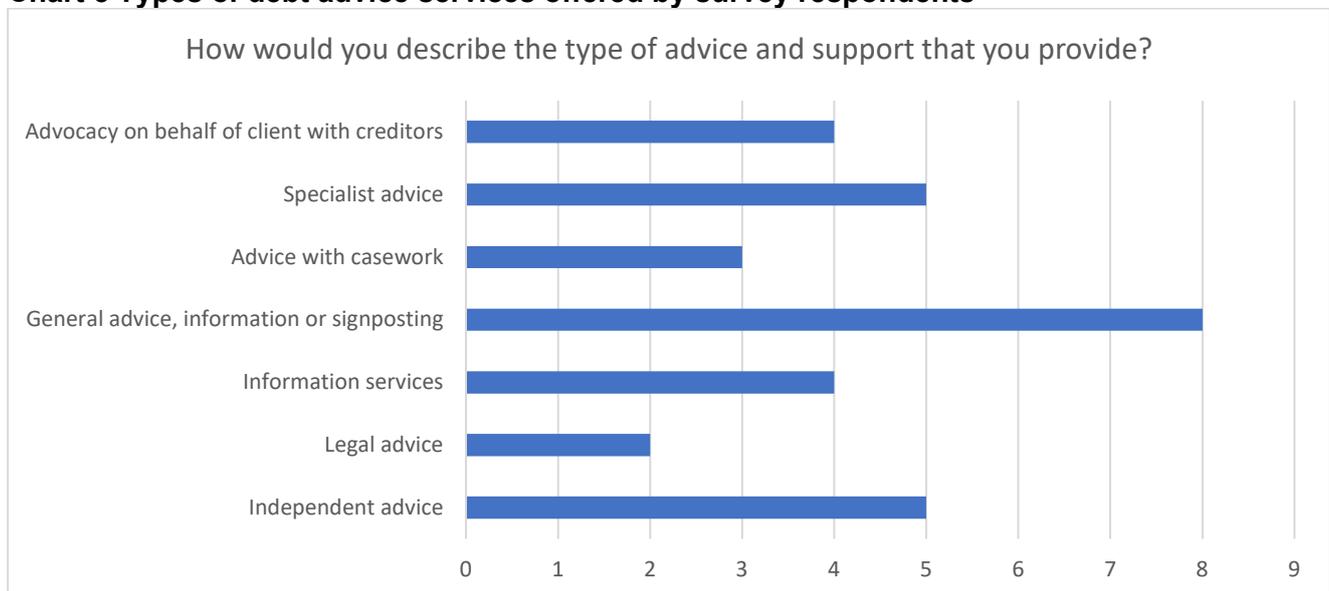


Chart 5 shows that, 8 of the 9 organisations offering debt advice provide general advice, information and signposting, with the more specialist advice not as widely offered. 5 organisations offer specialist advice and independent advice, 4 offer advocacy on behalf of clients with creditors. Table 6 breaks down the summary data for each organisation.

Table 6 shows that the three organisations included in the research offering the widest range of debt advice services are The Royal British Legion, Barnabas Community Projects, Riversway Elim Church and CAP Bridgnorth Debt Centre. Shropshire Peer Counselling & Advocacy Service's work is focused on independent advocacy, this includes finding other services with specialist remits and skills when clients need support. Stretton's Food Bank provides general advice but does not consider its support to be specialist in nature. Emphasis of many local providers is doing what they can to support themselves and where needed drawing on the specialist advice and skills of other local services to ensure particular needs are met. The diversity of different needs and circumstances can be significant and means connections between organisations, and a good understanding of where skills exist, can be very important, particularly in a rural county like Shropshire.

Table 6 Type of debt services by organisation

Name of organisation	Independent advice	Legal advice	Information services	General advice, information or signposting	Advice with casework	Specialist advice	Advocacy on behalf of client with creditors
The Royal British Legion	✓	✓	✓	✓	✓	✓	✓
Barnabas Community Projects	✓		✓	✓	✓	✓	✓
Shropshire Peer Counselling & Advocacy Service				✓			
Riversway Elim Church	✓		✓	✓		✓	✓
Homelife				✓			
Christians Against Poverty	✓			✓		✓	
CAP Bridgnorth Debt Centre	✓	✓	✓	✓	✓	✓	✓

Another important element of information included in the research is understanding the beneficiary groups or target audience for each service. Some services support people living in a particular area (e.g. a housing provider’s accommodation or a town/settlement), other services are specialists offering support for people with particular needs or backgrounds. Table 7 provides this information for the organisations delivering debt advice and support services. In the table, F stands for frequently support the group and green for support.

Table 7 Support by beneficiary groups

Name of organisation	All, anyone	Families	Young adults	Armed Forces veterans	People with disabilities	People who have experienced domestic violence and abuse	People with gambling problems	Homeless people	People with mental health concerns	Offenders	People with substance or alcohol misuse issues
The Royal British Legion				Green							
Barnabas Community Projects	Green	Green	Green	Green	Green	Green	Green	Green	Green	Green	Green
Shropshire Peer Counselling & Advocacy Service			Green	Green	Green	Green	Green	Green	Green	Green	Green
Riversway Elim Church	F	F	F	F	F	F	F	F	F	F	F
Homelife	Green										
Christians Against Poverty	F	F	F	F	F	F	F	F	F	F	F
CAP Bridgnorth Debt Centre	Green										
Strettons Food Bank	Green										
Bishop’s Castle Community Foodbank	Green	Green	Green								

KEY F = frequently support and green = general support offered.

Table 7 is very helpful and should be viewed alongside the geographical information in Table 1. Some larger organisations working across the whole county and beyond, such as the Royal British Legion target their support, as specialists, in this case to those who have served their country and may be finding it difficult to find employment, housing or have physical and mental health conditions

as a result of their work. All these situations and others can lead people into financial difficulties. Other services, such as the CAP Bridgnorth Debt Centre, Strettons Food Bank and Bishop’s Castle Community Foodbank, support anyone in the community within their geographical focus.

The research also included questions to understand how debt advice is offered and Chart 6 summarises the methods used. Face to face support is the most common method due to the nature of the work and there were some comments made within the survey responses that this has been impacted by pandemic restrictions. Where possible services have been provided online but that hasn’t been easy for all organisations due to the need for investment in technology and equipment.

Chart 6 How debt advice services are provided.

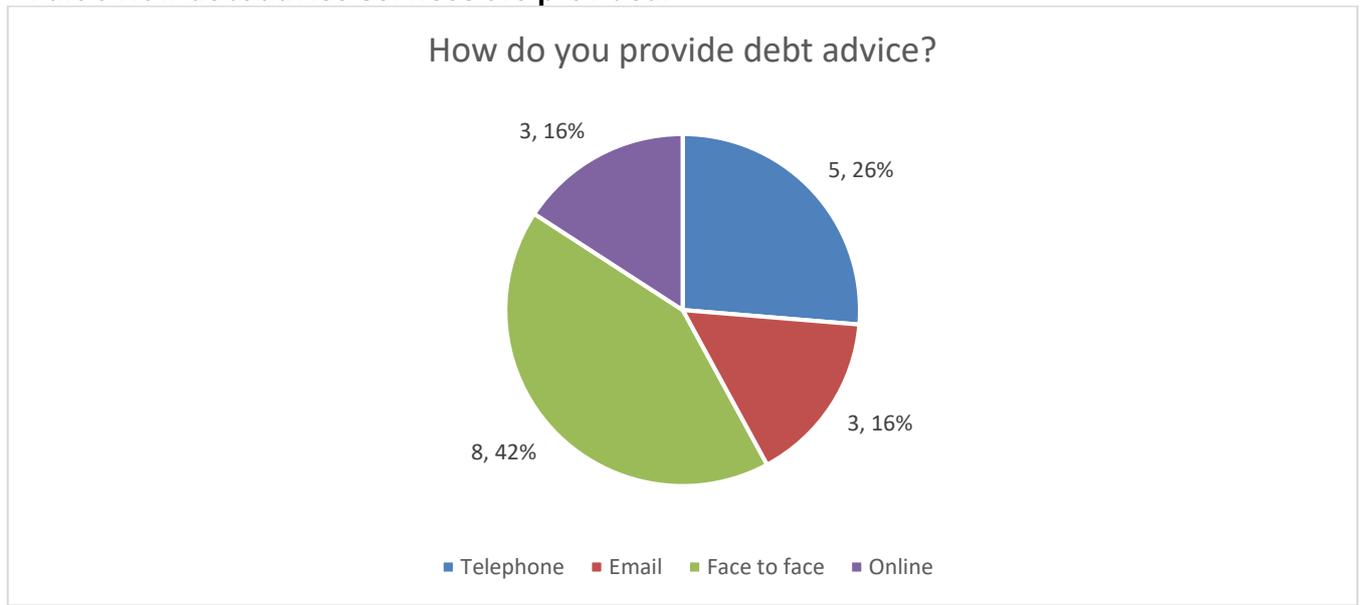


Table 8 Methods of providing debt advice by organisation

Name of organisation	Telephone	Email	Face to face	Online
The Royal British Legion	✓	✓	✓	
Barnabas Community Projects	✓	✓	✓	✓
Shropshire Peer Counselling & Advocacy Service	✓		✓	
Riversway Elim Church			✓	
Homelife			✓	
Christians Against Poverty	✓		✓	✓
CAP Bridgnorth Debt Centre	✓	✓	✓	✓
Strettons Food Bank			✓	
Bishop’s Castle Community Foodbank				

The research sought to find out more about why people living in Shropshire fall into debt or experience financial difficulties. Each survey respondent was asked to set out the top three reasons for the people they support. This was to determine whether there are any strong patterns of need across providers and therefore, whether partnership working on prevention may be possible. The results were not very conclusive and demonstrate that people face problems for a very wide range of reasons and organisations rank the top reasons very differently. However, when a weighted total is applied, it is possible to obtain more of a view of which issues are considered more prominent. Chart 7 is used just to display the scale of the issues and suggest which may be more of an issue overall.

Table 9 What are the three main reasons the people you advise get into debt?

Reason	Reason 1	Reason 2	Reason 3	Weighted total
Job loss	2	2	1	9
Insecure employment or very few hours of work	1	1	1	6
Low income	2	3	1	13
Mental health concerns	0	2	1	5
Sickness	0	2	0	2
Disability	2	1	0	4
Relationship breakdown	0	1	1	3
Housing problems	0	0	1	1
Spending habits and lifestyle	1	0	3	4
Addiction (e.g. gambling, substance misuse)	1	1	0	5
Offending behaviour/ criminal convictions	0	1	0	2

Score 1=3, 2=2 and 3=1

Chart 7 Weighted totals for reasons people get into debt

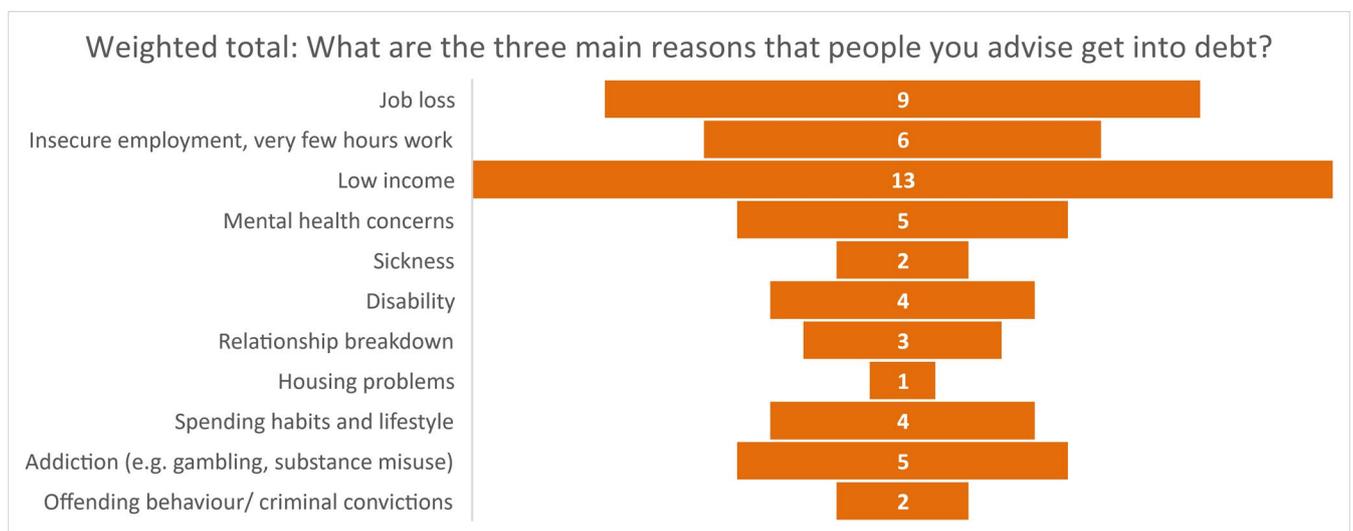


Chart 7 suggests that low incomes, followed by job losses and insecure employment/under employment, are the main areas of concern.

The next area of focus within the survey was on how many people are in need of support. This was considered in time frames and the results outlined below are totals and averages for 6 of the organisations. Others did not provide data and may not have had access to the data. The Royal British Legion was not included because of the volume of support delivered: 2,300 debt and benefit advice referrals to the service between 1st October 2019 - 31st September 2020.

Table 10 People supported (6 organisations)

Timeframe	Total	Average
1 April 2019 – 30 March 2020	284	47
April 2020 – end December 2020	142	24
TOTAL	426	71

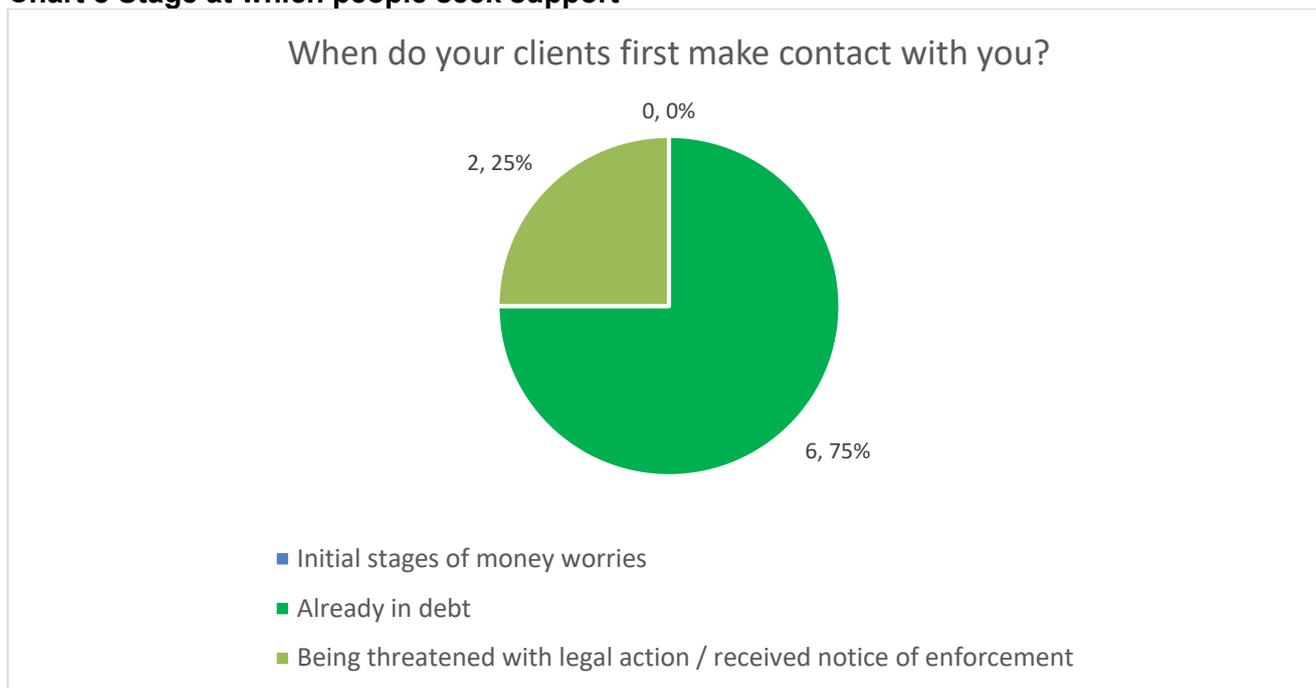
Table 10 highlights that numbers did not increase significantly as the pandemic's impacts were felt more strongly between April 2020 and the end of December 2020. Overall, the levels of support being provided look fairly consistent over time. Although the average number supported is 71 per

organisation, it must be recognised that the totals vary significantly per organisation with smaller organisations having less capacity and supporting between 4-20 families/individuals.

The survey asked if the support was available at no cost to individuals and 6 of the 8 debt support providers confirmed that was the case, Homelife explained that it is a chargeable service and that referrals come from funded services such as social care.

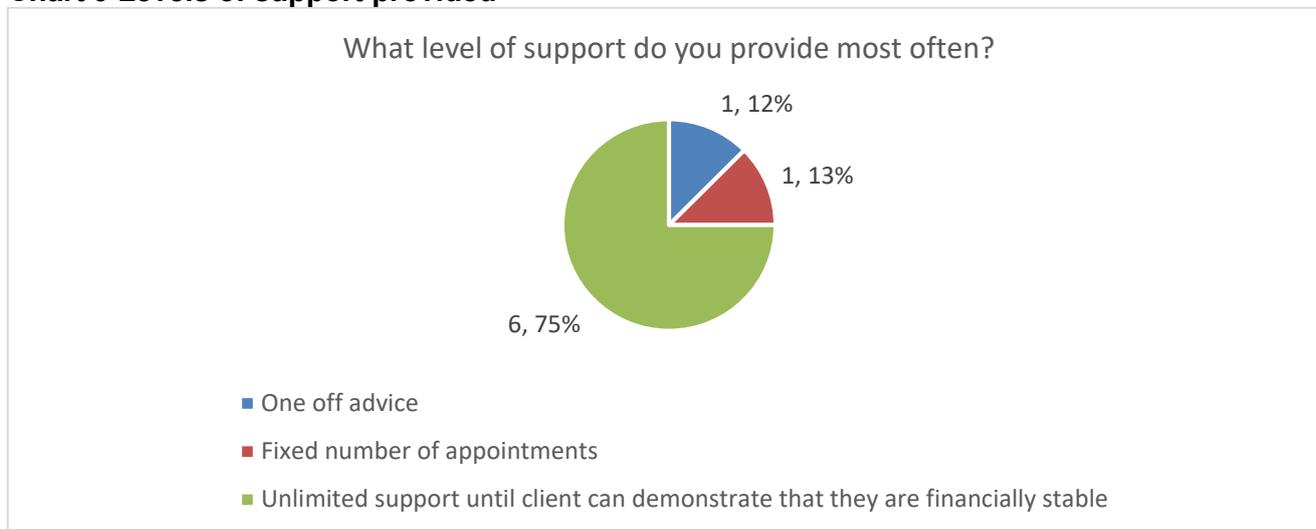
A question was included in the survey that asked, 'When do most of your clients first make contact with you?' Chart 8 shows that one of the survey respondents said people seek support at the initial stages of money worries.

Chart 8 Stage at which people seek support



The 9 organisations offering debt advice were asked 'What level of support do you provide most often?' 6 responded that they provide unlimited support until their client is financially stable. 1 organisation offers one off advice and 1 offers a fixed number of appointments (3 appointments). The results are displayed in Chart 9 below.

Chart 9 Levels of support provided



To find out more about local services, and to gauge the value of setting up a Money Advice Forum, organisations were asked more about their staff. The first question sought to determine the level of staff training. 6 of the organisations have access to accredited training and the feedback is shown below.

Accredited debt advice training is in place for staff/volunteers with:

- The Royal British Legion - Institute of Money Advisers (Accredited) and Certificate in Money Advice Practice (Qualified).
- Barnabas Community Projects – Community Money Advice Generalist Debt Advice Parts 1, 2 & 3.
- Riversway Elim Church - Community Money Advice, Level 3
- Christians Against Poverty - FCA regulated debt advisers (based at CAP Bradford) offer advice to the local lead to communicate with and support clients.
- CAP Bridgnorth Debt Centre - Full CAP debt coach training (FCA compliant).
- Wrekin Housing Group - Community Money Advice Level 3 Award in Debt Advice, WiserAdviser courses completed, Studying CertMAP with Staffordshire University.

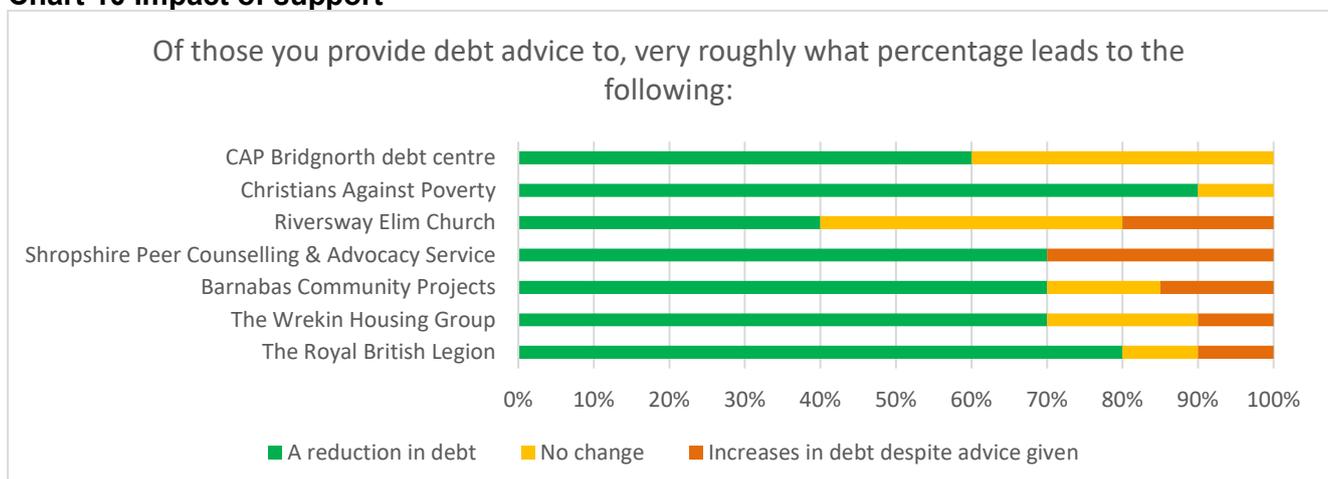
The next questions covered numbers of trained staff and volunteers and the results are set out below for those organisations who responded to the question.

Table 11 Staff and volunteer numbers involved in debt advice

Organisation	Number of debt advice staff	Number of debt advice volunteers
The Royal British Legion	30	0
Barnabas Community Projects	0	8
Shropshire Peer Counselling & Advocacy Service	7	0
Riversway Elim Church	1	1
Homelife	4	0
Christians Against Poverty	1	1
CAP Bridgnorth Debt Centre	2	2
Wrekin Housing Group	1	0
TOTAL	46	12

Tackling debt and financial hardship is a challenging and difficult task and, for that reason, the survey was designed to obtain feedback on organisations’ views of the impact they can achieve. The overall results, shown in Chart 10 below, are very positive. On average, of all the organisations 68% of people are able to reduce their debt with support, on average 20% do not experience change and 12% see an increase in debt despite attempts to support.

Chart 10 Impact of support



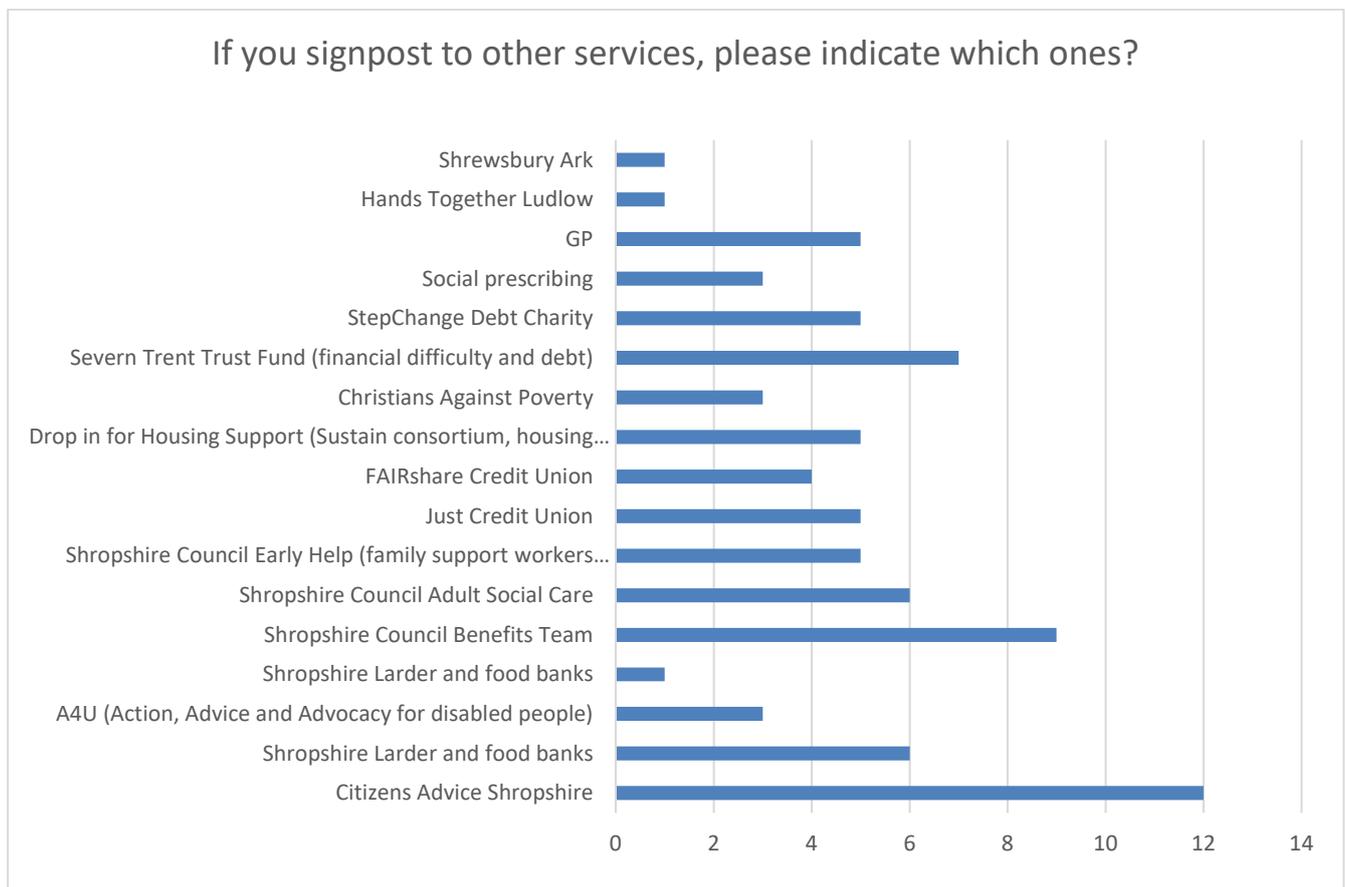
Not all the organisations know what happens following the support provided so were not able to provide a response to the question. Another way of trying to understand impact is considering whether organisations see repeat clients. Each were asked ‘Approximately what percentage of people are repeat clients?’ The average was 6.7% across all the answers given, however some, including CAP Bridgnorth debt centre and The Wrekin Housing Group report really positive results with no repeat customers.

The next section of the survey took a different focus and explored partnership working between debt support and similar services are working in Shropshire (now, and opportunities for the future).

5. All Provision and Partnerships

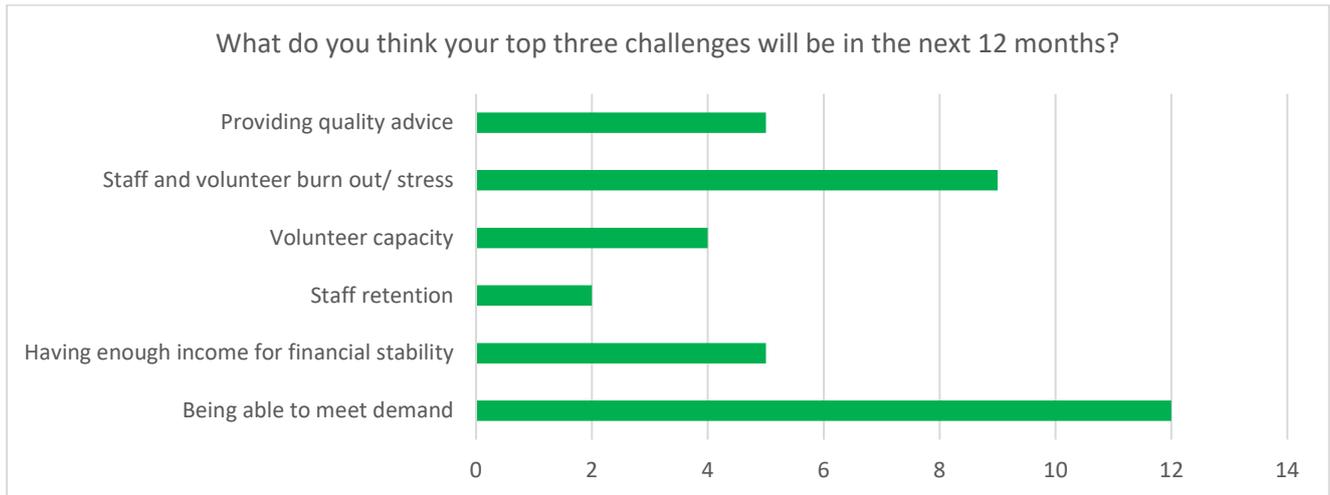
All survey respondents were asked about their work with other organisations and which other services they signpost to: ‘If you signpost to other services, please indicate which ones?’. The results are shown below in Chart 11. Citizens Advice Shropshire is the main referral point followed by Shropshire Council’s Benefits Team, and the Severn Trent Trust Fund for financial difficulty and debt.

Chart 11 Signposting



To understand the need for future partnership working, survey respondents were asked about the challenges they are facing. Chart 12 displays the results. The main concern is being able to meet demand followed by staff and volunteer burn out and stress. Financial sustainability and providing quality advice are also challenges experienced by 5 survey respondents.

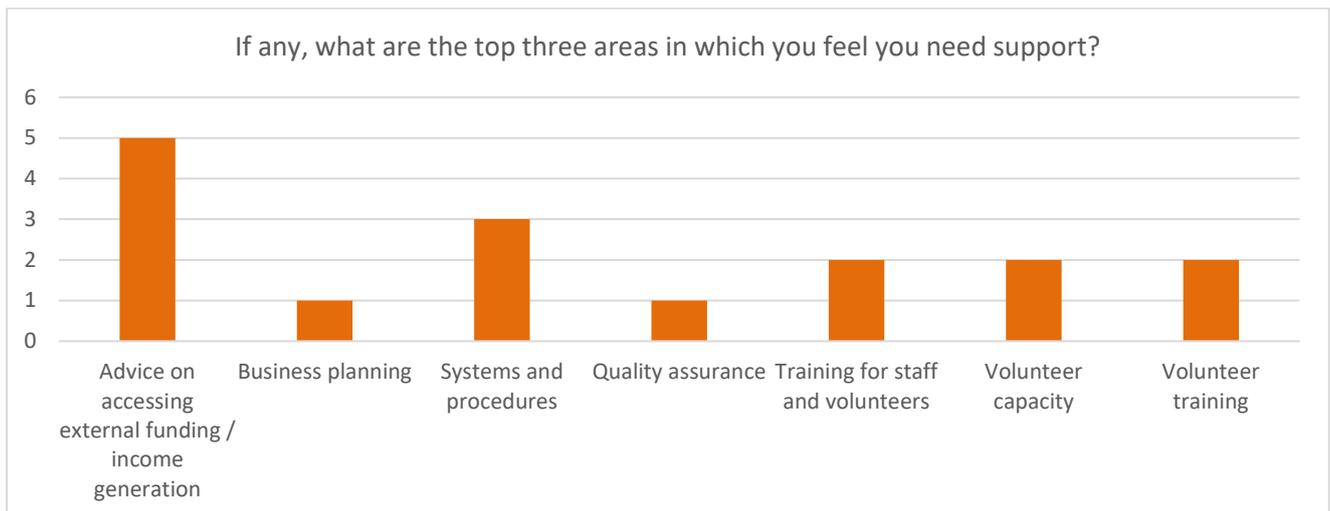
Chart 12 Top challenges for the next 12 months



All survey respondents were asked if there are any other challenges and the others mentioned include dealing with the repercussions of the Covid-19 pandemic (especially when the eviction ban is lifted) and getting other services to signpost. Services that could possibly increase signposting include Job Centre Plus, WRAG/employability scheme providers, schools, social care, Probation Service, GPs and food banks.

In recognition that VCS organisations are facing challenges and, with fears that demand could increase post-pandemic, the survey asked if there were any issues organisations need support with. Chart 13 summarises the results. Funding advice is the top support need followed by systems and procedures, training for staff and volunteers and work to recruit and train volunteers. These forms of VCS infrastructure support are all important and the results will be fed into Shropshire Infrastructure Partnership for consideration.

Chart 13 Support needs



6. Gaps and Suggestions

The final part of the survey was used to explore whether there are any known gaps in the debt advice and financial support services being offered in Shropshire. The overall feedback is that there isn't enough debt advice in Shropshire and that more support would be helpful. Suggestions included:

- Additional face to face support services.
- A Citizen's Advice outreach service in Market Drayton.

- Home visit offer to provide support for people who have disabilities or mental health concerns and find it difficult to articulate their support needs.
- Longer term support for people who need more than short term advice.
- Some more dedicated support for people who return multiple times and are unable to use the initial advice to overcome problems.
- An increase in Christians Against Poverty support.
- Financial support for organisations so they can increase their service offer to meet demand.
- Support for people who are digitally excluded and the provision of alternative forms of information other than online guidance.

The last main question asked, 'Do you have any other comments about debt advice services in Shropshire?' Some of the themes within the comments are like the comments made when asked about gaps. The suggestions are:

- *"With the increase of digital debt advice due to the pandemic, it would be good if a lending scheme could be set up for digital devices and accessibility via the Shropshire Libraries service. Some clients are able to navigate around but don't have the finances to get a required device. Alternatively.... could a pod be set up with screens and scanners so clients could meet their debt advisor virtually? If the DA could control link to the scanner they could pick up relevant documents."*
- *"I would like to learn more."*
- *"Need more volume capability."*
- *"There generally aren't enough free, face to face debt help charities covering the whole of Shropshire."*
- *"They all provide expert and efficient information and are well regarded by many organisations."*

These comments are really helpful and any further feedback from those considering the results of the research will also be welcomed.

7. Working Together – Next Steps

Many of the survey respondents were happy to be contacted about the possibility of joining a Money Advice Forum or working in partnership. This will be explored as one of the outcomes of the research and an initial meeting set up to determine opportunities for mutual support. The organisations keen to be contacted about the next phase of work are:

- The Royal British Legion
- Landau Ltd
- Taking Part
- Barnabas Community Projects
- Shropshire Peer Counselling & Advocacy Service
- Shropshire Council
- Riversway Elim Church
- Homelife
- Christians Against Poverty
- CAP Bridgnorth debt centre
- Bishop's Castle Community Foodbank

8. Other local services

The research has been a very useful exercise and provided a lot of information, however, it is recognised that there are a number of other local services not included in the research findings.

The list below suggests some local services that may be missing but some may have been missed:

- Citizen's Advice Shropshire (responsible for leading the research and the work of the Hardship Sub-Group)
- Trinity Money Advice Centre
- Drop in for housing support (Sustain Consortium and Connexus)
 - Shropshire Towns and Rural Housing, Money Advice
 - Castlefields Digital Den and Meole Digital Den (Sevenside Housing)
- A4U Action, Advice, Advocacy
- Just Credit Union
- SSAFA (Armed Forces)
- Fair Share Credit Union
- Transforming Communities Together
- Macmillan Cancer Support, Benefit Advice Team

9. Summary

Thanks to the contributions of the survey respondents, a significant amount of information has now been gathered about the availability of debt advice and financial support services in Shropshire. The research has helped to gain a better understanding of both the individuals and families being supported, and their needs; and also the needs of the organisations delivering support. Shropshire benefits from both countywide and local support services, from general providers and specialists working with specific beneficiary groups.

Some key messages highlighted by the survey respondents include:

- The need for some support to find funding to ensure service sustainability.
- The need for assistance with volunteer recruitment and support.
- Opportunities to further improve training.
- The importance of signposting.
- Connections to other service types such as employment and skills, food insecurity, housing support.
- The importance of longer term, face to face and home-based support for individuals and families with the greatest level of need.
- The need to support those who are digitally excluded and may need access to digital equipment and support.
- Concerns around future demand and the pressures on staff and volunteers.

The next steps will be discussed with the Hardship Sub-Group and may include:

- To take a closer look at the organisations listed above that were not included in the research.
- To pull together a more comprehensive overview of all support and check details with local providers.
- To bring organisations together to discuss the need for future partnership working.
- To focus on areas of support that may be offered, exploring opportunities to work with Shropshire Infrastructure Partnership on funding advice and volunteer brokerage.
- Work through the sub-group, Social Impact Task Force and other partnership groups to monitor social and economic changes and work to address any increases in demand as much as possible, making connections with other service providers to implement early measures to try to reduce the risk of people facing debt and financial hardship in Shropshire.