

Peer support workshops

Two peer support workshops were held during the project, covering topics such as: dealing with financial pressures; exploring views of doorstep lending practices; money management tips; and mentoring experiences.

These sessions were well received by households:

'I enjoyed meeting new people'.

'Got lots of useful info'.

'Very interesting. Nice to hear other people's opinions, tips and views'.

'I learnt to be stronger and say no: not to give in to temptation'.

'It's nice to know I'm not alone'.



For further information contact:

Thrive: 01642 769570; Tracey Herrington, traceyherrington@thrive-teesside.org.uk; Greg Brown, mail@thrive-teesside.org.uk

Durham University: 0191 3341497; Sarah Banks, s.j.banks@durham.ac.uk.

www.durham.ac.uk/beacon/socialjustice/researchprojects/debt_on_teesside/



Debt on Teesside: Pathways to Financial Inclusion

Household experiences



Thrive and Durham University have worked in partnership on an action research project, *Debt on Teesside: Pathways to Financial Inclusion*, during 2011-13.

The project used community volunteers and staff from partner agencies to support financially excluded households via a mentoring scheme.

'Mentoring involved developing a relationship with a household so that we [mentors] were able to encourage them to make better informed decisions around money management' (Mentor, Citizens' Advice Bureau)



24 households were recruited, of which 16 were supported by a mentor. Several households also attended peer support workshops.

This leaflet celebrates some of the successes of the mentoring scheme in the words of our participating households.

'I feel less worried about things .. I can sleep at night'

'I've got money in my purse, I'm getting on my feet and I don't struggle like I used to'

Michael's thoughts

'Before I came on this project, I owed quite a lot of money - three mobile phone contracts, Littlewoods and loads of other stuff ... If I had money before, I wouldn't have thought twice about buying DVD's, but now I think that if I don't help myself, then why should my mentor support me? She would just be wasting her time and could spend time with other people instead. I'm not rich now, but I do think more about how I spend my money. With the help and support, I have even opened a credit union savings account and saved up £50 which then meant I got another £50 [through an Incentivised Savings Scheme]'



Rob's thoughts

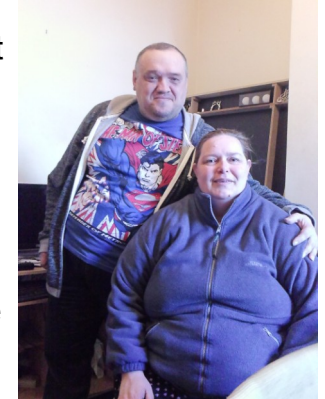
'I've enjoyed being part of this project. My mentor helped me sort my money out and now I seem to have a bit more and can manage a bit better. It was good that the mentor came to sit in my house to talk to me. I got to know him and he actually listened to me. Before coming on the project I was in so much debt and I just spent my money on something else, now I think about paying my bills. It's him [the mentor] that has seemed to put a block in my mind—I don't just jump in now when I'm spending money'.

Rob attended both project workshops, commenting: 'I've come out of my shell a bit more'. He is now volunteering with Thrive and working on campaigns.



Noel's and Justine's thoughts

Noel and Justine talked favourably about their participation in the project: 'It made me more aware of how I was spending the household money. I thought I was aware but became more conscious of my spending patterns ... We realised that we weren't in as much control as we thought we were ... We were kind of plodding along'.



'We got on really well with our mentor, it was a nice and informal and our mentor was someone we thought we could off-load our problems to. Sometimes money was not our main concern as we had other things that were more urgent and our mentor listened'.

'We know our priorities and pay them first ... rent, bills and what is left over is "ours" to spend as we would like'.

'It has been nice having someone come round to our house and help us put things into perspective ... Giving us time to consciously think about how we manage money'.

Feedback from other households

Generally, households welcomed the mentoring support and found the sessions helpful:

'I'm feeling mentally strong and have learnt from my mistakes'.

'I've never had the conversation [about the log book loan] with anyone except you [the Thrive mentor]'.

'It's the first time I have ever spent any time thinking about my money and what I spend it on'.