



WELCOME TO THE SOUTHPORT MONEY ADVICE GROUP

LEARNING EXCHANGE EVENT

Evidence
Synthesis
Collaboration



Knowledge
Exchange,
Engagement,
and Effective
Implementation



Improving Public
Health



Improving
Mental Health



Managing
Complex Needs



Delivering
Personalised
Health and Care



Capacity
Building



Health Inequalities
Assessment
Toolkit (HIAT)



Be Involved



Welcome

What's in store?

- New ideas, conversations, connections, viewpoints, possibilities
- Lots of, coffee, interaction and drawing...

Whilst I remember...

- Housekeeping
- More Than Minutes
- Graffiti poster – share your tips, ideas, things you meant to say
- Find out more – leaflets and info to take away
- Want to get involved (speak to Hannah)
- Like and subscribe

What to Expect...

- Find out about the concept of Neighbourhoods for Learning and what it means to be involved as a service or resident adviser
- Explore the links between wealth/debt and health
- Get some new money advice top tips from the experts and think about what these might mean for you and your role
- Learn more about who does what around Money Advice in Southport and beyond
- Take the first step towards turning new learning, ideas and connections into action – building resilient systems and neighbourhoods for learning

Takeaways and happy to share...

- Artwork
- An opportunity to come and find out more about Central Southport Neighbourhood for Learning
- Contact details (if you're happy to share)
- Your suggestions and bright ideas



The Fundamentals of Wellbeing

“The NHS will continue to commission, partner with and champion community sector services that support patients to address wider determinants of health and wellbeing such as debt and housing”



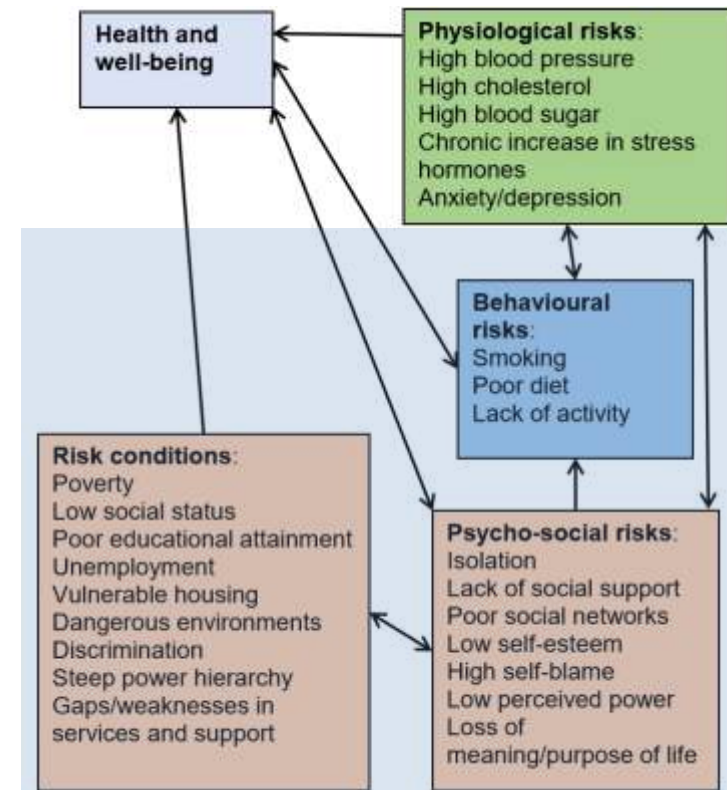
“Advice on debt and benefits is also critical given the important link between income and health”



Prevention is better than cure

Our vision to help you live well for longer

05 November 2018



Lots of risks for money and debt problems, includes changes to benefits system

The NHS Long Term Plan

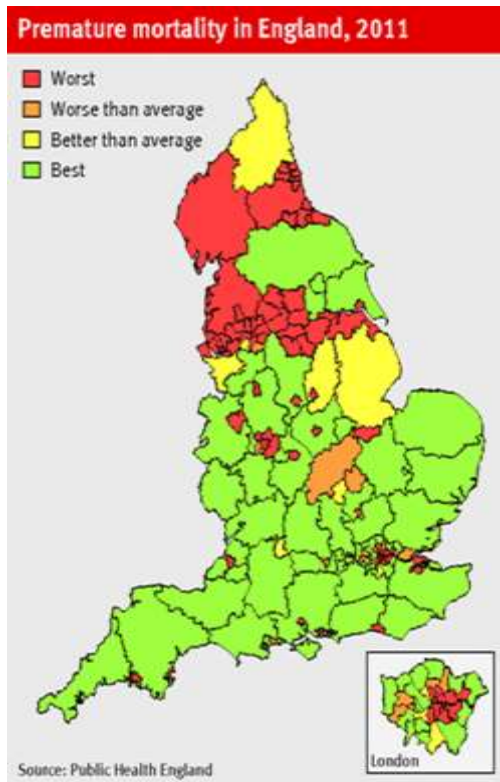


Collaboration for Leadership in Applied Health Research and Care North West Coast (CLAHRC NWC) Neighbourhood Resilience Programme

<http://www.clahrc-nwc.nihr.ac.uk/index.php>



What is CLAHRC NWC?



- A collaboration of local people, local authorities and the NHS.
- Aiming to contribute to reducing health inequalities
- Undertaking applied research to improve public health and health care across NWC area.

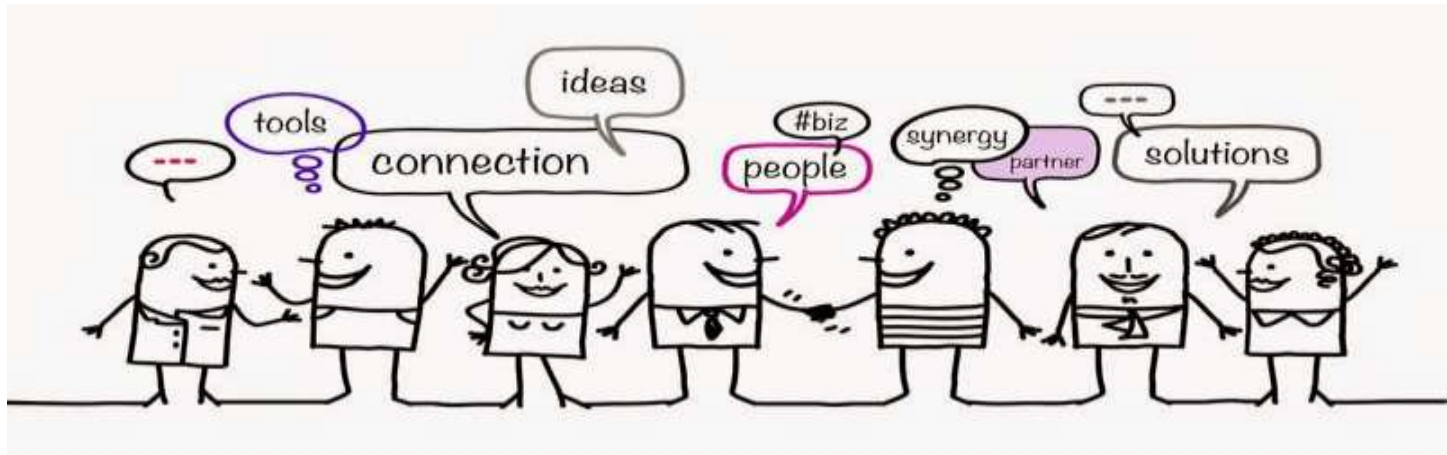
What is the Neighbourhood Resilience Programme?

- Taking place in 10 neighbourhoods across NWC
- Focus on the upstream determinants of health inequalities
- Adopts a 'whole system' based approach to resilience
- Tailored place-based approaches
- Diverse and creative actions



What do we mean by 'systems resilience'?

“Action to enhance the personal and collective capacity of people and institutions to ***respond to and influence*** the course of social, economic and environmental change”
(Collusi, 2000)

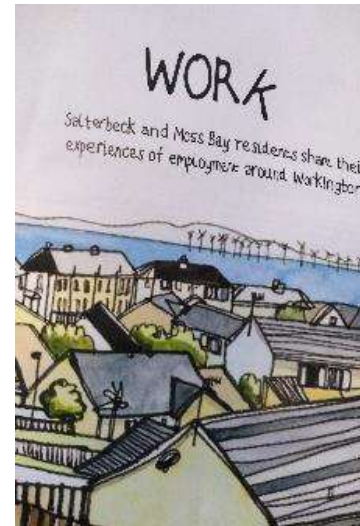


Why take a systems-based approach to resilience?



Across the Neighbourhoods for Learning

- Mapping exercises
- Surveys
- Diaries
- Audits
- Interviews
- Focus groups
- Photographs



Central Southport Neighbourhood for Learning

	Dukes	Cambridge	Ainsdale	England
Life expectancy (average age death)	Male 75 Female 82	Male 75 Female 81	Male 81 Female 88	Male 79 Female 83
Benefits claimants (% working age)	17%	16%	12%	11%

Source: Sefton Ward Profiles
2018

Choosing the focus for Central Southport NfL

- First participants
 - Sefton MBC (CLAHRC NWC ‘Partner’)
 - Sefton CVS (‘COREN’ organisation)
 - CLAHRC NWC researchers
- Local events
 - Introducing the Neighbourhood for Learning (NfL) concept
 - Resident events
- Forming a ‘local oversight group’



Local Oversight

Southport Money Advice Group (SMAG)



Resident Advisers

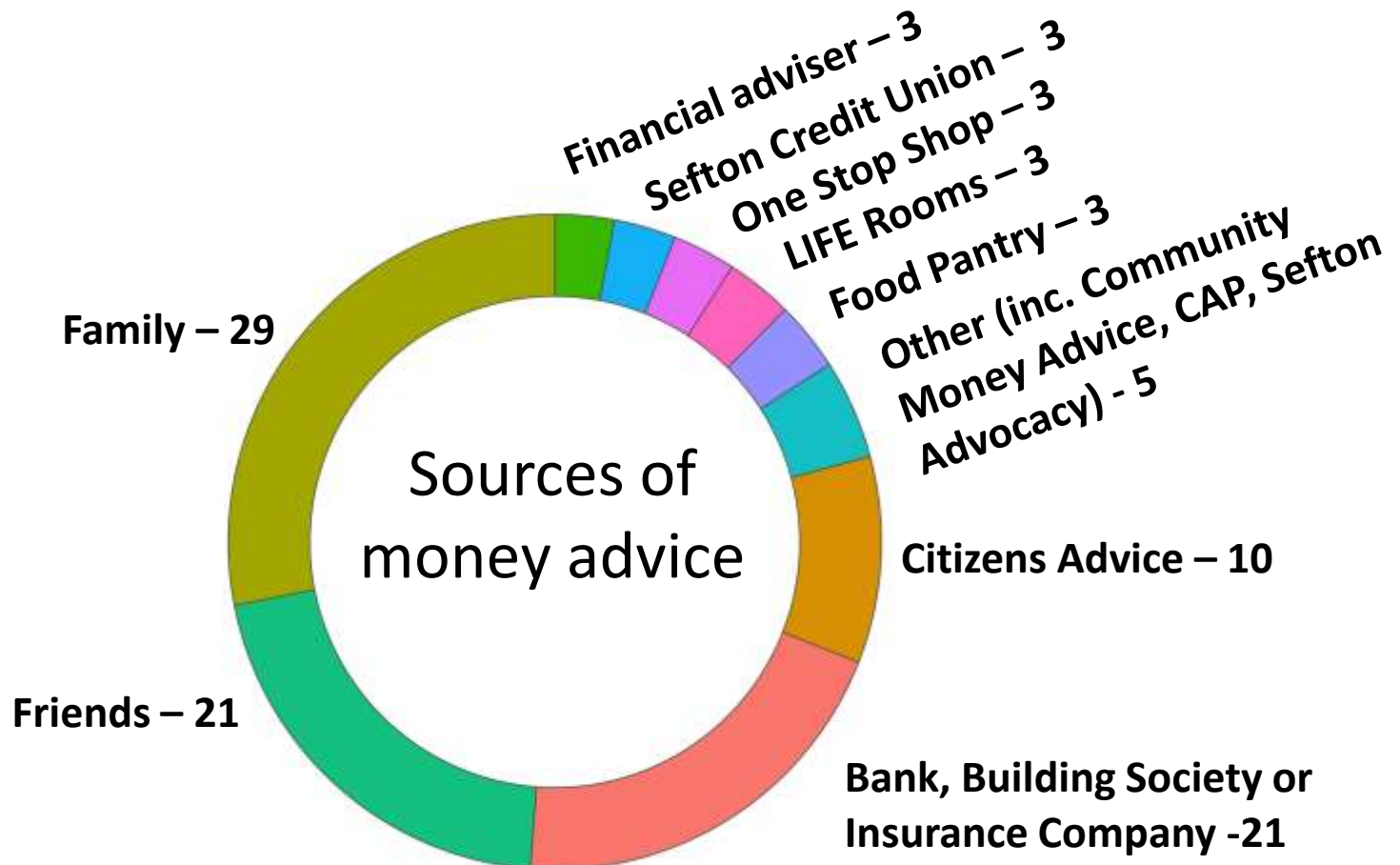


**Community
Connectors**



Sefton advocacy







A story - **Southport and Formby Churches** **Debt Centre Ltd**



yesterday.

[LINK](#)



Southport Money Advice Group – What's happening here?





Hannah Bland - Sefton CVS



**I'm too
ashamed to
tell anyone,
what if they
think less of
me**

**I don't
know
where to go
for help**

**I've
stopped
opening
letters**

**I'm too
scared to
answer the
door or the
phone**

**So many bills and
paperwork I
wouldn't even
know where to
start it's such a
mess**

**I need to go to
the jobcentre but
can't afford the
bus fare, what if
my benefits get
stopped**

Religion. Politics. Sex.
If only money was that
easy to talk about.



It's good
to talk
about
money

Search: M Word

By your side



JCDecaux



Hannah Bland
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Comfort Break until 12pm





Health, Wealth and Wellbeing - Lessons from a local GP



Debt

- People in the UK owe £ 1,625,000,000,000 or £1.625 trillion
- The average unsecured debt amount per client now stands at £13,382; a rise of £102 compared against the average for all of 2017.

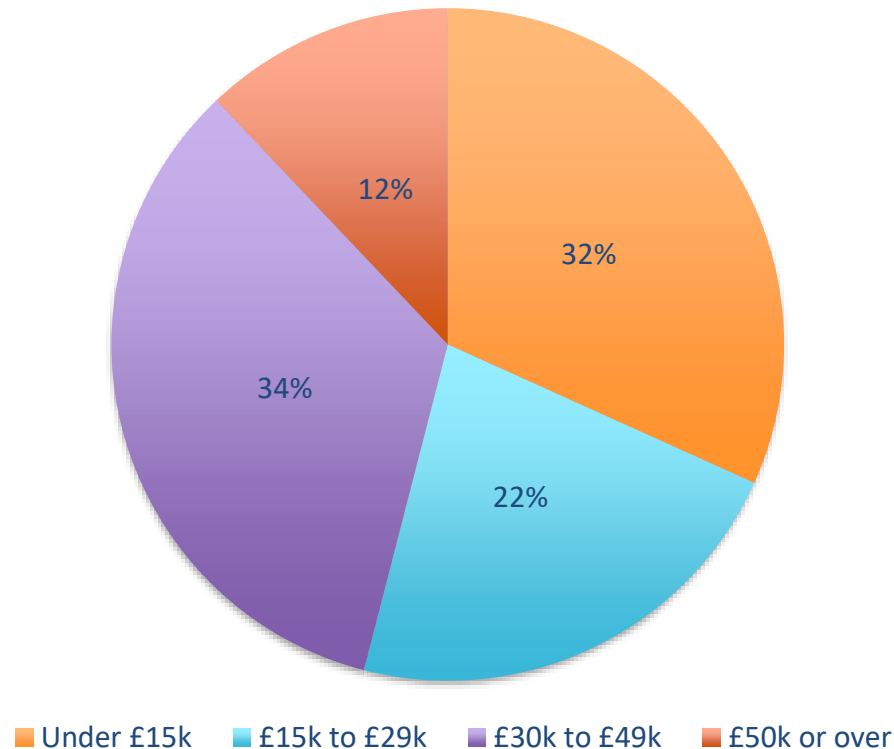


Source: StepChange 2018

Income

- In 2016 the average gross weekly pay for full time workers in Sefton was £509, higher than the North West (£502) but below the Great Britain rate (£541).

Household Income In Sefton



Source: Sefton JSNA 2018

£ = Good Health?

- “New national wellbeing statistics show money doesn't always equal happiness “

Source; The Guardian – October 2013 [Link](#)

- There is strong evidence of an association between **personal debt and mental and physical health problems**. Crucially, these links have been shown to be independent of the effects of poverty.

Source; [Stephen Lea, Behaviour Change: Personal Debt](#)

“There is now clear evidence that austerity is regressive, impacting most on the poor, thus widening socio-economic inequalities.....austerity also had important consequences for health and health services.

It impacted most on those already vulnerable, such as those with precarious employment or housing, or with existing health problems. It was associated with worsening mental health and, as a consequence, increasing suicides.”

Source; Austerity and Health: the impact in the UK and Europe: Stuckler et al, 2017 [Link](#)

2015, survey of 1,546 clients reported experiencing a range of physical & mental health symptoms:

- 71.1% reported experiencing insomnia
- 70.4% experienced low energy
- 65.9% experienced headaches
- 42.1% experienced aches, pains and tense muscles
- 47% said they had visited their GP as a result of health problems caused by their debts
- 6% said they had visited hospital
- 5% had visited the Accident and Emergency department.

Source: 7 StepChange Debt Charity (2014). *Statistics Yearbook. Personal debt 2014*, p. 24; pp. 45-46. Available at: [Link](#)

- People with experience of mental distress are three times more likely to be in debt
- People with a diagnosis of bipolar disorder or schizophrenia are four times more likely to be in debt.

Social Isolation and Loneliness

- The effect of loneliness and isolation on mortality exceeds the impact of well-known risk factors such as obesity, and has a similar influence as cigarette smoking (Holt-Lunstad, 2010)
- Loneliness increases the risk of high blood pressure (Hawkley et al, 2010)
- Lonely individuals are also at higher risk of the onset of disability (Lund et al, 2010)
- Loneliness puts individuals at greater risk of cognitive decline (James et al, 2011)
- One study concludes lonely people have a 64% increased chance of developing clinical dementia (Holwerda et al, 2012)
- Lonely individuals are more prone to depression (Cacioppo et al, 2006) (Green et al, 1992)
- Loneliness and low social interaction are predictive of suicide in older age (O'Connell et al, 2004)

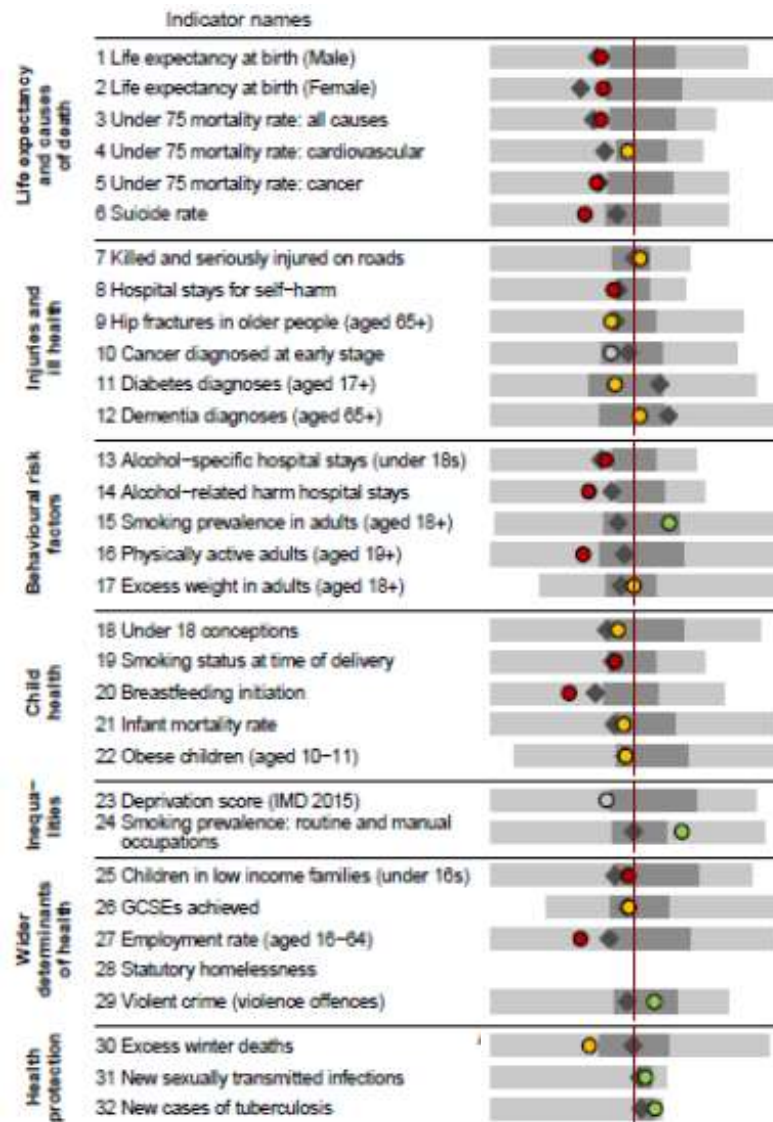
Health in Sefton

- 49 GP Surgeries serving 278,758 patients.
- The rate of alcohol-related harm hospital **worse** than the average for England.
- The rate of self-harm hospital **worse** than the average for England.
- Estimated levels of adult physical activity are **worse** than the England average.
- Estimated levels of adult smoking are **better** than the England average.

Source: PHOF, 2018

- Life expectancy in Sefton varies by approximately 10 years from the most deprived to the least deprived.
- Need for a focus on mental health and wellbeing
- High levels of social isolation resulting in loneliness

Source: Sefton JSNA 2018



How to help?

Mind's *"Still in the Red"* research carried out in 2011:

- Nearly 3/5 of those in problem debt had told a health or social care professional about their financial difficulties.
- 3/10 said that their health or social care professional had asked them unprompted about financial difficulties.
- Nearly a 1/4 said the professional had helped them to find relevant advice and help; for example, from a money advice agency.
- However, over a 1/4 reported that they felt the health or social care professional did not see their financial issues as being relevant to their health.

"Primary Care Guidance on Debt and Mental Health" Spot problems:

- 1) Talk about debt**
- 2) Refer to debt advice**
- 3) Provide medical evidence**
- 4) Recognise prevention is better than cure**



Money Advice Approaches - Best Practice Top Ten Tips



1. Avoid the word 'debt'

The words and language we use can powerfully influence how people think and act, often working at a deeper unconscious level, meaning people are not aware of the effect on their decisions (*Dijksterhuis & Bargh, 2001*).



Why does this matter?

The word 'debt' has, for many over-indebted people, very negative associations (Carn & Hayashi, 2015). There is a social value judgement associated with the act of getting into and being '*in debt*'. Whilst a person may recognise they *have* debt, they might not see themselves as actually being '*in debt*' because this doesn't fit with their self-identity or how they want others to perceive them (they are not the 'type' of person that gets into debt).

Mini tip:

- Try replacing 'debt' with 'money' or 'finances' e.g. 'debt issues' could become 'money concerns' or 'financial worries'; and 'debt advisor' could become 'money advisor'.

2. Make it personal

We are inundated with more and more information and demands on our attention, and spend mere seconds considering whether to engage with a stimuli or not. To grab our attention, stimuli needs to be novel or of great personal relevance (*Dolan et al, 2012*).



Why does this matter?

People in serious debt will often ignore or filter out non-essential communications because of the excessive cognitive load being in debt places on them. This makes it even harder to attract and maintain their attention (*Daminger et al, 2015*).

To counter this, make your communications as **personal as possible**. If you have their name, use it, and make sure you use personal language as much as possible, for example 'I', 'you' or 'we'. Consider what benefits of engaging might be the most motivating in your area, and emphasise these in your communications.

Mini tip:

- Highlight what you've done for them – gathering useful information, booking an appointment at their preferred time, or even give free teas and coffees while they are waiting in reception to create a personal bond and sense of reciprocity.
- Pop a hand written post-it in any letters you're sending, and handwrite their name and address on the envelope.

3. Bust myths and allay fears

We are heavily influenced by our emotions and will avoid confronting uncomfortable or uncertain situations as much as possible. Our choices are also driven by our prior beliefs, often selectively interpreting information to confirm an existing belief (Samson, 2017a).



Why does this matter?

There are emotional barriers as much as practical ones to accessing debt advice (The Institute of Welfare, 2013), such as the fear of having to disclose or share debt issues. At the same time misconceptions can influence peoples' perceptions and attitudes towards debt advice.

For example, the price of a service or good can be used as a signal of its quality (Chang, Chang & Su, 2015). Whilst in many situations 'free' is a strong motivator, in relation to debt advice, it can also imply a lower quality service. With over-indebted people more prone to using mental shortcuts, 'free' may evoke fears of long waits, inexperienced staff or a service staffed by volunteers, driving them to pay for services.

Mini tip:

- Follow statements like 'free' with 'expert', 'experienced', 'full-time', 'dedicated'.
- Consider including any awards or formal recognition you've achieved on your website and email signature. Acknowledge that you are Financial Conduct Authority (FCA) regulated or Money Advice Service funded to establish credibility.

4. Make it easy

Thinking, planning and acting all use up mental energy, of which we only have a finite supply. This is why we tend to opt for the easy option whenever possible and tend to make poorer choices after a long or complicated decision making process (*Kahneman, 2011*).



1-2-3

Why does this matter?

The constant anxiety of being in debt and the need to trade-off choices places an additional tax on peoples' mental energy, making over-indebted people *more* likely to succumb to temptation, make poorer choices and focus on the immediate rather than the longer-term implications of their situation (Gandy et al, 2016).

To attract and maintain attention, communications need to be **simple and easy** to understand.

This can include minimising the number of choices presented at any one time, reducing the number of steps required to engage or breaking down the process into smaller, easier tasks will make it easier for people to take up services.

Mini tip:

- Pre-fill forms with information you already have.
- Consider making an information hierarchy so you only include the main points or action you want people to do in each piece of communication.
- Make use of **bold** fonts, bullet points and boxes to call attention to key information, and include links to any specific webpages you want them to access (rather than just the website).

5. Build a sense of commitment

We are more likely to continue a course of action we feel we've committed to in some way. This is because we like to be consistent with our self-image, and the greater the cost of breaking a commitment, the less likely we are to do so (Dolan et al, 2012).



Why does this matter?

Being over indebted makes people more focused on the present moment. When a goal or intention is quite abstract like 'getting help for debt issues', this 'present-bias' (Thaler & Sunstein, 2008) makes people less likely to act on their good intentions when something more pressing comes up.

We can work to overcome this by building a sense of commitment, for example by having someone write down the specific reason that they want to get out of debt. It can even be as simple as getting them to verbally agree to get in touch. Personal (social) commitments like this can motivate action in order to avoid the guilt of letting someone down.

Mini tips:

- Tell people in advance who specifically their appointment is with.
- Have people sign their names on appointment cards to help commit them to turning up, or even have them complete them in full themselves.
- Remind people of actions they have already taken to make them feel like they're already on a journey e.g. '...the appointment *you requested*'.

6. Prompt planning

We all procrastinate, favouring pleasure now and delaying pain until later (Samson, 2017b). Our willpower wains when we're mentally fatigued, making us more likely to succumb to emotions and postpone uncomfortable or undefined tasks.



Why does this matter?

The additional mental tax caused by being in debt places over-indebted people at greater risk of delaying potentially painful, effortful or abstract tasks (Mullainathan & Shafir, 2013), such as seeking debt advice. The desire to avoid confronting their situation can often override their better judgement.

Implementation plans (where the specific actions required to achieve a goal are identified (Michie, Stralen & West 2011)) can help overcome procrastination by making a concrete connection between an outcome and the steps required to achieve it.

Prompt people to focus on the actions they need to take rather than the end goal, for example what time they will phone for advice or what mode of transport they will use to get to an appointment.

Mini tip:

- Prompt people to think about the steps between now and their next action - do they need to arrange childcare to attend an appointment? When will they do this?
- Encourage people to plan for the possibility of failure by specifying how they will overcome potential barriers like anxiety e.g. *'each time I think about cancelling I will look at a picture of my daughter to remind me of why I want to help myself'*.

7. Remind and trigger

Forgetfulness is an annoying fact of life. We all have a limited capacity to commit tasks or goals to memory (Miller, 2015), and when it is an unfamiliar one, we are also less able to remember to do it when the opportunity arises.



Why does this matter?

Juggling many different things at once requires a significant amount of attention and mental energy making it more difficult to remember a previously planned goal or intention to engage in a new behaviour.

For over-indebted people, this effect can result in a failure to both seek advice and to follow through on any advice given, even if they intended to do so.

Timely, tailored reminders, such as a personalised text the day before an appointment, can prompt recall (Sunstein, 2014). Sending calendar invites containing appointment details also helps reduce the need for people to commit that information to memory and keeps the action front of mind.

Finally, images and pictures are more easily recalled than text alone – try including images of the documents people need to bring to their appointments in your communications.

Mini tip:

- Have people repeat back important tasks or information to focus their attention, increasing the chance they will commit it to memory.
- *Association cues* can prompt recall at the right time by making a concrete link between the desired behaviour and something novel encountered in the environment, for example 'next time I use the scream emoji, I'll phone the debt advice helpline..'.

8. Recognise, reward and praise

We're more likely to repeat a behaviour when we've experienced a positive outcome (Ayres, 2010) and when our efforts are recognised by people whose opinion we value.



Why does this matter?

There are huge anxieties surrounding accessing debt advice - the fear of social judgement or privacy risks, the uncertainty over what the impact on day-to-day life might be, and the worry about 'doing it wrong'.

Compounding this, for many over-indebted people, their financial situation will have impacted their self-confidence and their belief in their own capabilities.

Providing positive feedback, recognising each small action people take and providing genuine praise will help build confidence and create a positive association with your service.

A 'thank you' and a smile can go a long way.

Mini tip:

- Acknowledge the anxieties and fears people have had to overcome to get in touch, and reassure them that they are doing the right thing.
- Recognise the effort that people have put in to gather documents, even if they don't get everything you might need.
- Help build confidence by reminding people of each positive action *they* have taken themselves to get out of debt: from making that first call to turning up to an appointment.

9. Make it social

We are highly social creatures and tend to follow the behaviours of people 'like us'. When faced with unfamiliar situations we'll look to what others are doing as a signal of what the appropriate behaviour is and are more likely to engage in a behaviour if it goes with our socio-cultural norms (Dolan et al, 2012).



Why does this matter?

Although having debt is now relatively normal, talking about it is not. Many over-indebted people keep their difficulties a secret, fearing the stigma and judgement of others. When coupled with the uncertainty over what 'debt advice' might entail, the lack of a positive norm can prevent individuals from seeking advice.

To overcome this, promote *just how many people have accessed your service*, making the act of seeking support appear more socially acceptable. Where possible, personalise the norm to increase its motivational power, for example by describing how many people within a specific area or postcode got in touch (Voyer, 2015).

Testimonials are also powerful motivators as people connect emotionally with messengers they can identify with, increasing the impact and credibility of the message.

Mini tip:

- Appeal to peoples' desire to be part of a group by highlighting how many others 'like them' have already sought advice, and that they don't want to be *one of the few* who doesn't.
- BUT be careful with norms. They can backfire if used incorrectly. Promote the number of people **engaging in the good behaviour** you want to drive, rather than the numbers engaging in the undesired behaviours.

10. Test

One thing we know for certain about behaviour is that it's complicated. Although behavioural science has evidenced the myriad of psychological and behavioural factors that can influence behaviour - norms, emotions, ease - we can never predict with 100% confidence what the impact will be for any one individual.



Why does this matter?

The individuals who could benefit from debt advice vary significantly in preferences, backgrounds and circumstances. Therefore gaining a better understanding of *what works best for whom* by testing any changes made to your communications in as controlled a way as possible can make your debt advice communications more compelling, and cost-effective.

'Testing' might sound onerous but in the pilot studies that follow, you can see how easy it can be. In most situations you'll already be collecting 'effectiveness' data meaning you only need to start making some behavioural science tweaks to your communications.

Mini tip:

- Get in touch with the Money Advice Service to find out how you can test the impact of applying some of these top tips to your communications.

Top Ten Tips



1. Avoid the word debt



6. Prompt planning



2. Make it personal



7. Remind and trigger



3. Bust myths and allay fears



8. Recognise, reward and praise



4. Make it easy



9. Make it social



5. Build a sense of commitment



10. Test

Roundtable discussion

- 1) What do you think about the top ten tips?
- 2) Which tips do you think you/your organisation can put into practice?
- 3) Are there any tips that you think would be difficult to put into practice?
 - Why or what are the barriers?
 - How might these barriers be overcome?



1. Avoid the word debt



6. Prompt planning



2. Make it personal



7. Remind and trigger



3. Bust myths and allay fears



8. Recognise, reward and praise



4. Make it easy



9. Make it social



5. Build a sense of commitment



10. Test

Lunch until 1.45pm



Speed Dating



- **Resident Advisers** - Hannah Bland, Andy and Rod
- **Christians Against Poverty** - Gary Foulds and Raj Patel
- **Southport Foodbank/Food Pantry** - Allan Salisbury
- **Sefton Citizens Advice Bureau** - Jane Groves
- **Sefton Council Energy Advice Team** - David Colbourne



Learning Exchange Event - Closing Remarks



Reflections

Your takeaway message from today?

- Changes in your approach?
- Changes to your practice?
- Widen organisation network?
- Move things forward – evolution not revolution?

Evaluation Form

- Join the SMAG
- Opportunities to share learning with others
- Ongoing contact with SMAG

Next Steps?

SMAG - What next?

- Embed Top Ten Tips
- Work with more providers, people, organisations
- Provide further resident insight/reality checking
- Promoting the Neighbourhood for Learning approach

SMAG - What next?

- Open meeting - 25th April at 10am, Southport Town Hall
- Interested? Contact Hannah.Bland@SeftonCVS.org.uk

Thank you!