

## **Voiceover**

Welcome back to another series of On The Air, a podcast brought to you by Stonewater. Throughout the year, we'll be bringing you 12 brand new episodes that will explore four themes: the cost of living crisis, technology in housing, sustainability, and professionalism within the housing sector. Our new host, Paula Palmer, will be joined each episode by a guest co-host, as well as special guests to explore the latest insight and stories from across the social housing sector.

## **Paula Palmer**

Hello and welcome back, everyone. I've got a cup of tea, and I'm settled in to take you and our guests through this episode. Whatever you do whilst you're listening—perhaps you're having a cup of tea or out getting your steps in or beavering away—I hope everyone has been enjoying season four so far. We've spoken to some really interesting people, and today is no different.

Today's episode is the third of three episodes exploring the cost of living crisis, and in particular, we'll be talking about finances and the range of support available. But before we get cracking, let me introduce our guests. Firstly, hi to Allison Howe, our guest host, Income Team Leader at Stonewater.

## **Allison Howe**

Morning. Hi, Paula. Thank you for having me. Yes, as Paula has mentioned, I am one of three team leaders here at Stonewater, managing the National Income team. That's a team of about 27 income officers that cover tenancy sustainment and ongoing case load for debts and arrears on our accounts. Obviously, we have the primary conversations with a lot of our customers who may be struggling. It is an important role here at Stonewater to help our customers and also for building the income streams back into the company. I'm really pleased to be part of this session today.

## **Paula Palmer**

Fantastic. Thanks for joining me, Allison. I'm looking forward to hearing more about what you do. We've also got Emma Kernahan, who's from Clean Slate, joining us today. Clean Slate is an organisation Stonewater has worked really closely with for the last few years in partnership with the Longley Foundation. We've also got Debbie, who is a Stonewater customer, who Clean Slate has supported in the past. Emma, before we hear from Debbie, could you tell us some more about yourself and Clean Slate?

## **Emma Kernahan**

Sure. Thank you for having me. My name is Emma Kernahan. I've worked for Clean Slate for a number of years. I have been a support worker, providing one-to-one support with people on their money and also around housing. I went on to set up their Gloucestershire service because that's also where I live. During the pandemic, I helped to run Clean Slate programmes nationally, and one of the remote services that we

offered over the phone was to Stonewater tenants, to Stonewater customers, and that was called the Circles of Support Programme, which I was really pleased and proud to be a part of.

### **Paula Palmer**

Thanks, Emma. And hi to Debbie. How are you feeling today?

### **Debbie**

I'm very well, thank you. Thanks for having me on board for this. I really can't rate Clean Slate highly enough. They've really helped me through this, so I'm quite keen to talk about it.

### **Paula Palmer**

Fabulous. Lovely to have you all here. I can see this is going to be a really interesting and useful session, so let's get cracking. Allison, can I start with you? Can you tell me the impact the cost of living crisis has had on your team at Stonewater?

### **Allison Howe**

To say it's been a challenge for the team is a bit of an understatement. We know our customers are struggling. We know there's a cost of living crisis, and the impact of that is felt across the team because some of the conversations we're having with customers are very challenging. We've got customers who are struggling to make ends meet, and that includes payment of rent. They may have no income, they may have lost their job, they may have increased costs with the cost of living, increased energy costs, and it is a real struggle, so the team have needed more support. We have regular wellbeing checks in with the team to make sure they're okay, and we just make sure that we are supporting them so they can support our customers.

The whole situation of cost of living is a real challenge for everybody, so we do need to make sure that our staff are well, and manage everything appropriately just so we can give the best possible service to our customers in alignment with our customer promise, which is if it matters to our customers, it matters to us. We do take it very seriously when somebody's struggling, and obviously we do want people to speak to us at the first point of contact. If you are struggling and you think you can't make your next rent payment, we're the first person that you should speak to. We're all ears and we want to help you manage that as soon as possible.

I know that we have been doing some proactive work with some of the colleagues and customers, particularly around the energy costs that have increased at the April rent increase. We've been doing one-to-one flexible payment plans as a result of financial and health wellbeing sessions. The team have found that quite positive because they're able to tangibly make a situation better for customers, and ultimately

that's what they want to do. But it has been a real challenge. I think it nationally is a real challenge, but at Stonewater, we are committed to supporting everybody the best way we can.

### **Paula Palmer**

Fabulous. Thanks, Allison. I can imagine your team having some really tough conversations, so it's great the support's there, but great that they're being looked after as well. Sounds like some of those conversations might be really emotionally draining and a bit heart-breaking.

### **Allison Howe**

That's true.

### **Paula Palmer**

Emma, for those of us who know nothing about Clean Slate, can you speak about what it is, how it works, and who it can help?

### **Emma Kernahan**

Yeah, sure. Clean Slate is a community interest company, CIC, and we support households and individuals who are on a low income, who might be juggling work and benefits, just accessing welfare. We support them to be better off, first of all financially, and also all of the things that then flow from being better off financially - feeling more secure in your housing, maybe better health, being able to access training, or looking for jobs that you find fulfilling.

We start with money and we talk about all of the other things that money impacts in your life, and we do that in a couple of ways. We have an online resource, a money skills resource called *Quids in!* That's a magazine that you can have a hard copy of. We also have a website. Like the magazine, it's absolutely packed full of tips, articles about managing your money when you're on a smaller income. It's got updates on things that the government are doing and that might impact consumers. It's got budget planners and all sorts of digital resources and tools that you can use to think about your money and manage your money.

We also have a reader's club that you can join where you get regular updates by email. That's one size of it, and that's free to access for everybody. What we also provide that's free to access is a guided service, so we support people one to one. We will work with people for anything between just a one-off session up to 12 weeks if people would like that. We look at people's money in a more detailed way, working alongside them to feel more in control of their spending.

The first thing that we do really is we do a money health check with absolutely everybody, which is a really simple tool to get a sense of how people are feeling about their money. It's 25 questions that we

ask absolutely everybody at the start, and none of those questions are personal or specific. We're not going to ask people how much money you've got coming in, all the pounds and pence, everything, all of the specifics about your finances. We ask general questions, and they're just yes/no answers. Each one of those is designed to help people realise maybe where they feel less confident and less in control of their money.

It might be, "Do you open your post every day?" That's a really big one. "Do you have an email address, and do you check it regularly? Do you use online banking?" Twenty-five questions a little bit covering the full range of how you might think about your money and how you think about spending and saving.

Flowing on from that, what we do is we provide clarity around what's happening with your money. For lots of people, the biggest issue is that they're not really sure what's happening around money. They're not 100% sure what's coming in or going out. We do a lot of work around mapping people's spending and what they have coming in. That's it, just making sure we have all of the information about what's happening. Then with that person, using that information, we work out what their priorities are, what their goals are, and we make a timeline and an action plan of things that we can both do together, what digital tools there are to help people to do that.

We work as a bridge, really, between people feeling maybe a bit worried about their money, feeling less sure of what's happening, to feeling like they're in control, and also that they're more connected to local services that might support them with other things like mental health, with the local council, with other support services that they might not have known about before. That's our guided service, as well as all of the resources that we have online.

## **Allison Howe**

Wow, that's such a lot, isn't it? Thank you, Emma. I know a little bit about what Clean Slate do, but when you put it in that kind of context, I think it just really resonates what a great service it is. I'd like to go over to Debbie, if I may, because you've been a beneficiary of Clean Slate support. Can you just explain what your situation was, an overview, and also how that support helped you?

## **Debbie**

Yes, certainly. Basically, I lost my job after 15 years. As soon as COVID hit, I lost my job and the floor just fell away from underneath me. I literally had no money coming in. I couldn't get help from Universal Credit. My partner was getting iller and iller. He's got various things wrong with him. My health was suffering, and I panicked. I literally hit the panic button. I stuck my head in the sand.

One of the things that Emma's just mentioned, not opening your post, that was the first thing that happened. It was stacking up and stacking up, and I was literally just putting it on the desk and ignoring it.

I was covering it up. I was literally covering it up. I was too scared to face the reality of what was happening. It just got to the stage where my mental health started to deteriorate as well.

Also, I had Stonewater, obviously. I owed rent that needs to come straight out of my wages the beginning of every month, but that stopped, obviously, as soon as the money stopped coming in. I was desperately trying to get a job, and I just panicked and I hid away. Eventually, one of the members of staff from Stonewater called me and I answered the phone, and I burst into tears, broke down. The lovely lady said to me, "I'm going to give you a number," which was Clean Slate. "Could you give them a call?" In fact, I think it might have been the other way around. I think she asked me if she could link me to Clean Slate and they would give me a call.

I never looked back. They were so helpful. From the outset, they seemed to understand exactly where I was coming from. The one thing I would say is, don't hide from it. Face it. Even now, I've had a recent reoccurrence, if you like. Something else happened recently. Immediately, I called Stonewater, and I thought, "No, face it head on." But if it hadn't been for Clean Slate teaching me that... It's almost like they were re-educating me, if you like, because I'd gone for so many years being financially fine, to all of a sudden having that rug taken away from beneath me, that I wasn't prepared for it. But the second time it happened, I was prepared for it.

Poor [inaudible 00:11:42] like... I'm not being funny, Emma, I'm so sorry. I was in tears most of the times, and it took me weeks to get back to a standard of living. Literally, I had no cooker, I had no freezer, no fridge, everything. You know when everything just happens at once? That's what had happened to me. I lost my job, my cooker stopped working, my fridge stopped working, my freezer stopped working, I couldn't afford my rent. There was just nothing and no one could help me.

At one point, I remember standing out in the street waiting for the Salvation Army to come through with a food parcel in tears, because I was so ashamed that I was having to do that. Then they brought me the food parcel, for which I was very, very grateful. But I couldn't actually use any of the food because all of it was pasta or soup, tomato soup. Not only did I have no electricity because I couldn't afford any for my key metre, but I had no cooker or anything to cook them on anyway. So, I'm like, this is silly. I just don't know where to turn. That's how low it got. Then I thought I was going to lose the flat, obviously, because I knew I wasn't paying the rent and all the other bills were just mounting up.

But now, because of Clean Slate, I'm in such a better place. And because of the help that Stonewater gave me as well. I have to be honest, all parties helped. But if I hadn't taken my head out of that sand, then I wouldn't be here now. Simple as that.

## **Allison Howe**

That's really a heart-wrenching story, really, Debbie, when you're thrust into that situation, especially after being very self-sufficient and working and, like you said, having the rug pulled from underneath you. But

I'm really glad that you took that decision to get Stonewater in, because primarily we want to help our customers, and I hope you felt that it was a non-judgemental conversation because we don't judge anybody about their situation.

People can get into situations for all sorts of reasons, but it's about being able to have that conversation, even if it is a teary one, which we do experience quite a lot. There's a lot of people in that situation, through the pandemic losing their jobs. I'm really pleased that you found the strength to get in touch with us and that we were able to facilitate that link with Clean Slate, and obviously everything that Clean Slate have done to help you and you're in a better position. I think that's a really great story, Debbie.

### **Debbie**

Everybody was so, so helpful. It was amazing.

### **Emma Kernahan**

Thank you so much for sharing that, Debbie. One thing I forgot to mention earlier also is that the support that we provide one to one, whether it's in person or over the phone, everybody who works for Clean Slate has lived experience of these issues, has experience of being on a smaller income, of juggling caring responsibilities and work and accessing welfare. When we recruit for our team, which we did a lot during the pandemic so that we could work over the phone as well as face to face, we prioritise lived experience.

Actually, we also recruited from the people who had used our service as well, because none of us have come from... We haven't gone to university to study how to provide financial guidance. We've come at this from long experience of our own. Also, everybody that we work with is providing us with their wisdom and their knowledge as well. Everything that we know about managing your money on a smaller income comes also from the people that have worked alongside us that we've supported. Everything they tell us, we can take away and we can go and share with other people as well.

It's a really two-way street where we're gathering everybody's deep knowledge and understanding of the realities of being on a smaller income or perhaps of being in crisis. That's what we then go on to share with everyone else. I'm really grateful to Debbie for sharing with us in the first place by using the service, and then again by sharing your story here. It's really, really great. Thank you very much.

### **Paula Palmer**

Yeah. Thanks, Debbie. Thanks for sharing your situation. I think you've also started a new job as well, haven't you? Was that supported and assisted by Clean Slate?

### **Debbie**

Well, yeah, in the long run it was. As I said, my mental health suffered badly and it took me a long time to come out of that dark place that I'd got myself into. Financially aside, I was working on it, that was fine, but I was still in quite a dark place. My constant contact with Clean Slate, the lady I was dealing with, she was so lovely that I think that really helped.

### **Debbie**

I remember saying to her, "I've got an interview," blah, blah, blah. "One of my ex-customers has asked me to come on board," and et cetera. The strength I gained from Clean Slate and that commitment there from that relationship, if you like, enabled me to actually say, "Yes, I will take this job. I will stand up proud. I'm not the bad person that I thought I was because I was failing everyone, because I couldn't bring any money into the household," which is the mindset I was in. I went for the job and I'm still there now.

### **Allison Howe**

That's great. Well done on your tenacity there, Debbie, and making sure that you follow it through. No, I'm sure you're not a bad person at all. It's just these situations that are put upon us out of our control, but it's about taking ownership of it, and it seems that Clean Slate really helped you have that overview of the situation and goals for improving, and it looks like you've done that. Can I ask you, Debbie, what advice you'd give to people in a similar situation to yourself when you were probably at your lowest? What advice would you give people?

### **Debbie**

Don't hide. Don't hide away. Don't think it's just going to go away. Don't berate yourself for the issue. It wasn't my fault I lost my job, which was the biggest thing. As I said, 15 years is a long time to be in any position, so to lose my job the way I did, I think that was the biggest thing. That was the mental knock, if you like. Then if I have my partner fall ill, I was to be the only breadwinner in the house, and I couldn't even put a meal in front of him and I was beating myself up because of it. Don't do it. It's not your fault. It's just circumstance, and you have to work around those circumstance. There is help out there. Don't hide away, look for the help.

### **Paula Palmer**

That's great advice. We can see from your situation it's really helped. It's a shame there's that stigma there, isn't it, that says when we've got no money or we're struggling, that we feel bad about ourselves, and we beat ourselves up. Like you say, it was through no fault of your own that you got into that situation. Emma, can I throw it to you? How can we take that stigma out of asking for help, and why do people get into so much debt before they ask?

### **Emma Kernahan**

I think that's a really good question. I think that's one of the better questions to ask about money and how we manage our money. Everything I know about that has really come from many, many years of conversations with lots of different people who are worried or concerned about their money in some way.

I think the first thing to understand about it is that all of us, everything to do with our finances, we think of it as just being really straightforwardly about maths. It's about budgets, that sums what you've got coming in and what you've got going out. In our minds, I think we sort of put it in the maths box. Not all of us are big fans of maths, to be honest. That's another reason why maybe we don't like thinking about it so much.

But actually, our relationship with money is just that—it's a relationship. I think what we all know about those—it's a bit like that Facebook status—it's complicated. The habits that we have around spending and saving and earning and how we think about money, all of these are actually formed really early in our lives. I think it's a little bit like our relationship with food or maybe with how we view exercise and lots of other habits that we have.

They don't teach us anything about this in school. They don't sit us down and explain how budgeting works or how to sort out your rent or how to pay your mortgages or anything like that. A lot of that relationship with money is formed by looking at our parents, our family, our early friends. Actually, when we ask people about their money, about how they feel about their money, we're actually asking deeper questions about what's important to you. How do you prioritise? What is it that you avoid? Maybe some of us had times growing up where there was lots of money and then there was no money, sort of feast and famine, and that's impacted how we spend.

Money is connected to everything. It's that golden thread that connects every part of our lives. Feeling like you don't have enough, it impacts the food that you eat, it impacts how much sleep you get, it impacts your relationships with your family, your friends, how you feel you're doing as a parent, which is a whole other box to open.

I think it's really important to remember also, and I think Debbie touched on this, is that there's a lot of moral judgement in society generally about how we handle our money and how we do financially. There is this story that we see everywhere. We soak it up through our lives that if you just work hard and you make good decisions, then things will definitely go well for you. Of course, the flip side of that is that if you are struggling to make ends meet through no fault of your own, there's still this sense that you must have made some bad decisions. We set that up through our lives, I think.

Money is complicated. It's really important for us to want to live the way that we want to live, and it's loaded with all of those feelings of judgement from others. No wonder when we don't feel it's going well, we avoid looking at it directly or we might put our heads in the sand. I think there's a thing also about not feeling bad necessarily about putting your head in the sand as well. If you've done that, don't feel that it's something you have to just keep on doing. Don't beat yourself up too much for that if you've paused, if you've hesitated before sorting something out. There's a lot of reasons for you to have done that. It doesn't mean you can't come and sort it out now and have that conversation.



I just wanted to say also, it's a bit of a catch-22 with your mental health. Money is so intimately tied up with how we're feeling mentally and emotionally with our well-being. Actually, the more time you spend trying to make ends meet... Money is time and time is money. It really takes a lot of your time when you don't have a great deal to go on. You have to shop around, you have to plan really carefully, and you don't have time to plan for the future. You're stuck in the present a little bit more. The more stressed you are, the harder it is to focus and sit down and go through things in a really clear way, and the more things that are urgent all at once.

I think going back to what Debbie was saying, it's very rare that you'll have like, okay, so this problem needs sorting out and then that problem needs sorting out. I'll sort out my rent and then I'll sort out the washing machine. It's all of these things all at once, lots of little fires everywhere. It's really hard to prioritise. That obviously has an enormous impact on people's sense of well-being.

We did a cost of living survey of nearly 1,000 people this year, and a lot of the people who replied were social housing tenants. Over 60% of them said that they felt anxious, frightened, or depressed because of money worries. We did a more in-depth study of another group of people that we worked with in Gloucestershire. Actually, the number of people reporting anxiety or low mood, mental health issues because of money was nearly 100%. It was everyone. It's a really obvious point, I think, that if you're worried about money, you're going to feel that you have extra stress and you feel less well mentally.

There's understanding the enormity of money and how it impacts your life is really crucial to understanding why people don't necessarily, as soon as they feel something slipping or they miss a payment, or they feel like they need to do something preventative, that they don't. Knowing you're not alone is really, really important in being able to tackle this stuff, knowing that it's not just you. You are one of very very many people who have similar worries. All of us at some time in our lives have money worries.

I think you also need to know that you're not alone sometimes means also understanding some of the more structural stuff that we have no control of. Leaving aside what's just happened with austerity and with the pandemic, the cost of living crisis on its own is making it so much harder for people to meet all of their essential needs, never mind being able to save or be able to have something in the bank to make sure that they're cushioned for an emergency. I'm sure everybody's aware of what's happening with inflation at the moment and interest rates. Wages have stagnated since 2005. There was a report recently that showed that that's cost the average household around £11,000 a year.

When you're looking at welfare, we know that the base rate for individuals accessing universal credit is not actually enough to cover the basket of essentials that you would need. It's falling short every single month. There are big problems here that don't just mean you've made some silly decisions with your money or you don't know how to look at debt or budget properly. It's a bigger conversation than that.

If people listening take away one point, I think it's that a bit like what Debbie was saying about: don't wait, don't put your head in the sand. Also, don't feel ashamed, don't feel embarrassed. This is something that's impacting absolutely everybody at the moment. We would like to tackle it with you together.

### **Paula Palmer**

Thanks, Emma. Yeah. It's out of your control. There's no way you can affect interest rates or how much is being charged for a loaf of bread or anything. These costs are all going up, and it's totally out of an individual's control.

I also noticed you mentioned how all the other aspects of your health and wellbeing can be affected by money worries. I'm sure most people will have experienced some dread of a bill coming in or the expense of fixing your car, but this is much more. This is about how it affects your ability to feed your family, your mental health, and even your confidence to work, like we saw with Debbie. Allison, have you seen this in your team? Are companies like Clean Slate and ourselves able to make a difference?

### **Allison Howe**

I just think Emma has hit the nail on the head with exactly what a great organisation Clean Slate is. To go into that detail, I like looking at surveys and things like that. I think that's a really key point. Also, just reinforcing the point that nearly everybody's had these experiences. It's not just people on low incomes. It can be anybody from any walk of life. Just to normalise it, really, so that it isn't a stigma attached to it. Most people have had money worries occasionally, more often than not. It depends on their circumstances.

I work closely with some of the people at Clean Slate regarding our monthly performance, and it's brilliant that they offer a wide range of support to our customers. It's not just financial outcomes. That is part of it. If somebody's subject to welfare reform, so the bedroom tax, Clean Slate can help with DHP, discretionary housing payment applications through the local authority. That can be a short term top-up, but that can have a real impact on somebody who's struggling to pay their rent. It could be £15 a week top-up that the local authority might pay.

But more importantly to me, when I first joined Stonewater last year was the huge piece of the pie chart from the reports around mental health support. I think that is intrinsically linked, isn't it? If you worry about things like Debbie had mentioned, she wasn't opening a post, it's one of the biggest things, and obviously Emma reiterated that on your mental health. You're not able to deal with things in a normal, rational way if your health's struggling mentally.

I was really pleased to see that Clean Slate offer that holistic approach to our customers and consider the whole person, and not just do you owe any rent or do you own any energy or do you own any water. It's looking at the whole person and supporting the whole person. I think Debbie, through her snapshot, really epitomised exactly what you do and what we do at Stonewater to help people. It's also about our staff

making sure that we are signposting appropriately, and that people are getting the opportunities for the support where they can.

### **Paula Palmer**

Emma, is there anything you'd like to add in there? Anything else that Clean Slate offer?

### **Emma Kernahan**

We look first of all for some of those quick wins. We look at what grants are available. We obviously help people through benefits checkers. We also look at utilities and fuel, so we can offer those using our service. Fuel vouchers of £49 for anybody who's on a prepayment metre, and we can offer up to three of those over a six-month period. But we can also provide SIM cards with free minutes for six months and with data. We can offer SIMs with data only for devices like tablets or your phones being used as a router. We can also offer six monthly phone vouchers specifically for prepayment users on O2, as well as all the usual support with emergency payments from the local authority, which was just mentioned.

I just wanted to let people know that that's an additional thing that we can offer that gets in there quick, and then we can start looking at some of the longer term stuff, especially around employment and also health-related benefits.

### **Paula Palmer**

There are some great options there that can really take the pressure off and give some people to plan for longer term solutions. Allison, the partnerships and funding at Longley changes, and I'd imagine is very much in demand. Are there any other options we're looking at?

### **Allison Howe**

Yeah, I mean, obviously we are still working with Clean Slate. There is still that support network there. We also have a new partnership with StepChange. It's one of, I would say, the leading debt charities in England. Customers can self-refer, or they can be referred by the income team for support, and they can also look at maximising income as well as dealing with any non-priority creditors that people may be struggling with. There is that new support network there. I particularly like the ethos of step change and obviously how they do quite in-depth reports and they lobby parliament over the situation.

I think they give a good voice to some areas of their work, to the wider remit. But I think for the main thing, and what Debbie always said, was contact Stonewater. We've got income teams that work with local authorities, and there's household support funds in the local authorities. As I mentioned, bedroom tax. Anyone suffering the welfare reforms, it may be benefit cap if you've got more than three children. The spare bedroom subsidies, they call it bedroom tax. It can be anything like that. Or even navigating universal credit, which can be a minefield.

We have other support partners that we work with that can help with any challenges towards universal credit, because it is hard. People want to take on additional work, so they may have a number of part-time roles and may do extra shifts to try and make ends meet, but then they don't realise that in the next month, your universal credit payment is zero because you've earned in the month. That's a real challenge. But again, what we want is those first-point contact conversations, because we can guide you into other support routes, and also we have an understanding what's going on with you in terms of your resilience towards your rent payments.

We obviously have an arrears procedure within Stonewater, and the last thing we want to do is take anybody down an arrears procedure. We're a social landlord, we want tenancy sustainment, we want people to live in our homes, but we obviously need the money to invest in our stock and our operations. If we don't get engagement with people, then it will follow a process. But it's the last resort for us. We want to have those conversations and to offer the support.

By having those conversations, it means that we know what's going on, that we're breaking down those barriers in the conversations. We understand you've lost your job, we understand you've got an issue, or you might have an illness that suddenly arose, but you don't know how to apply for personal independence payment or anything like that. By telling us where you're at and what you're doing and what we can do to support, we can guide you through the process and get your rent on track without sort of taking any further action. That's what we would like to do.

Yeah, I think the main thing is just speak to your landlord. It is a hard thing to do. People do struggle, and I think it's all about admitting that they have a problem. They try and just manage it, and they'll throw little bits of money, but then they're not managing the finances, so then they won't pay the following month. Some of the payments can be very sporadic and that also demonstrates that there's an issue going on, because there's no regular payments to rent. We want to talk to you, we want you to come to us so we can help you. That's our primary goal in everything we do.

There's cost of living payments that the government are issuing, so there's lots of things, but also local authorities have household support funds. There are lots of things, and that's without all the local charities that are around, food banks and all of that. As Debbie touched on, feeling ashamed about a food bank. It's so sad that people feel that way, but there's a lot of people that are having to resort to food banks, because the cost... I was surprised when I went shopping the other week to find a security tag on a packet of butter because people are stealing them from the shop because they're so expensive. It's just a real challenge what we're living through. But, yeah, talk to us first and we'll do all we can to support you.

## **Paula Palmer**

Gosh, Alli, I didn't know that about butter, heck. I think what I'm hearing from everybody today is, don't be afraid to ask for help. Don't stick your head in the sand. There is so much help available, so much support. Even if you don't understand how to fill in the form to get extra money, even if you don't

understand what all those numbers are on your bank statements, somebody does. Somebody will be able to help you make sense of it, support you through any feeling of embarrassment or worry, and hopefully get you back on an even keel so you're ready to just move on with your life. Is there anything else anybody would like to add before I sign off?

### **Emma Kernahan**

I was just going to add that even if you feel like the challenges that you're facing are really significant, there are always practical things that can be done to improve your financial situation. Even if they're small, they add up. One thing that we do is we record all of the financial gains that people make through using the programme over the course of a year. For those that we supported between February and June this year, that total is just over £150,000 extra in the pockets of people who've come to use Clean Slate support. That was 120 people, so that works out as just over £1,200 each over the year, which that's not a life changing amount of money, but every penny counts at the moment.

We're not just about tightening your belt. We are always about thinking about the future and having time to do the things that you would like to do. But it is always good to have those hard numbers that are the impact of what can be done in a really short space of time of working with people. I just wanted to share that in case that's of interest to anyone listening.

### **Paula Palmer**

Thanks very much. No, not at all. That's brilliant, gosh. That's us for today. Thank you to Allison, Emma, and Debbie for joining me and for all the useful information and stories. Next time, we'll be talking about technology within the social housing sector. Until then, goodbye.

### **Voiceover**

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