| **THIFF Forum Meeting Minutes: Financial Hardship** |
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| **Location:** | Online, Zoom |
| **Date:** | Monday 3 August  |
| **Time:** | 2-4pm |

## **Welcome – Rev Alan Green, Chair**

Rev Green highlighted that the pandemic has put a magnifying glass on the issues of deprivation and inequality and that we cannot return to normal – that we will not recover by going backwards, but by going forward together.

## **Ellie Kershaw, Tackling Poverty Team, Tower Hamlets Council – see** [**here**](file:///C%3A%5CUsers%5Cjennyhadgraft.LIFELINENETWORK%5CDesktop%5CEllie%20Presentation.pptx) **for slides**

* Involved with setting up a self-isolation form for residents requiring support, a food hub, and referrals to partners e.g. debt advice. Plus a resident support grant scheme.
* In total the food hub supported over 6006 households and 15477 individuals.
* In later stages of the lockdown, the team noticed a lot of repeat applications, indicating that these were not because of isolation but a poverty related issue rather than direct covid impact.
* Enhanced existing services e.g. foodbanks, Neighbours in Poplar to better to support these groups rather than make small food deliveries themselves.
* The Food Hub is supporting 26 organisations (with fresh food and ambient goods).
* Financial support – a resident support scheme – the council removed restrictions at the beginning, allowing multiple applications. This led to 1381 additional applications, the ending of the relaxing of restrictions will be discussed in September.
* Summer holiday meals and activities scheme – normally the council would distribute food to clubs but covid has led to clubs not running. So, they have set up distribution hubs with take away lunches and activity packs, recipes etc. for families, which started in late July. School age children eligible – no restriction on how many times they can visit at the moment. Please publicise!
* Employment - Large number of self-employed or gig economy workers in the borough, Universal Credit claims gone up a lot for under 25s. 10-fold increase in claims.
* Careers – It is expected that the number of NEET (Not in Education, Employment or Training) young people will rise as prospective employers have a huge pool of people now to choose from. Their service is currently remote but will offer dual method soon. Launching digital access club that will be working with other housing authorities – lot of households have no devices, or only one and needed where a parent is working….it is expected they will widen the criteria.

Q – I was impressed how council repurposed into the immediate responses that were necessary – what is the impact of this on long term work? How much will the programme be undermined by what has happened?

A - Certain things were difficult, especially when things were about to start. Have a dashboard linked into the council that looks at people that will be struggling, people that are not claiming benefits but could be – at the moment there is no capacity for that, but really hope to get back on track with that. In the medium term, difficult to carry out proactive work, however they are increasing their staff. For longer term, research work is on hold for next few months. They have commissioned QMUL (Queen Mary University) to do an evaluation of their work – this will help to focus on where resources best spent and to link with other council teams e.g. homelessness etc.

Q - Self isolation forms and shielding residents – were there people that could not be reached or that did not approach you? This may just be the tip of the iceberg….

A - Satisfied they reached the vast majority. Advertised widely to people at high risk, wrote to all the over 70s – may have missed some but tried their best to reach lots of people.

Q – Is there a second wave strategy in place?

A – Yes, in process of planning this; track and trace system will help with this.

Q– There are a lot of? over carers in the borough, over 50s, having to stay home etc.……

A – The council would be happy to work with Carers so that everyone is working in synch.

## **Revd. Erin Clark, Rector, St Matthews - Bethnal Green Foodbank**

* Started off in January, was seeing 15-30 clients fortnightly but grew to 200-250 weekly. Based at St Matthews Church.
* The foodbank stemmed from Bow Foodbank - took several months to grow a volunteer team. Decided on 2-pronged approach, would accept cash or food donations at number of collection groups around Bethnal Green. Worked with social enterprise Bankuet (see link below).
* Switched from collection only to a delivery only foodbank due to covid. Saw huge outpouring of community volunteers, able to easily get them to come in to church each Friday to do deliveries.
* Also wanted people to be safe to bring food donations – opened a Weds eve slot, food wiped down and then stored for safety (required setting up Covid-secure environment).
* Food parcels contain ten items: extra per child under 18 (DEFRA government grant now ended)
* Normal limit is 15 visits, but this was paused during lockdown.
* People do not need a referral.

Going Forward:

* Lots of signposting to other services (broad in scope, from legal advice, to community organising, homeschooling etc.)
* Aware of limitations – e.g. lack of space, lots of their volunteers will be returning to work, so will need to recruit more eventually. Want to partner with other organisations to use their space, ongoing discussion at present. Aware of their potential with long-standing community connections.
* Some people who do have income but still cannot support their families and need this emergency provision – devastating that this is now a reality for so many people – trying to think of ways to address the root causes rather than put a plaster on the issue
* How can faith groups help? Always need practical donations (Bring a tin campaign), cash can be donated through Bankuet. Another way to support, both in this forum and more broadly – think creatively about working with people in financial difficulty and in poverty - how can we look at people more holistically and take a different approach?

## **Matt Dronfield, Toynbee Hall (Debt Free London) See** [**here**](file:///C%3A%5CUsers%5Cjennyhadgraft.LIFELINENETWORK%5CDesktop%5CMatt%20Dronfield.pdf) **for slides**

* Provided free debt advice since 2006 – funded by money and pensions service (MaPS) gives impartial advice, has 55 locations across London inc Tower Hamlets offering free, impartial, and confidential advice.
* Traditionally, rent arrears and council tax debts have accounted for more than 60% of enquiries
* Access to service has plateaued for now – partly as bailiffs not knocking on doors etc. but do expect that demand will increase by 200-300% by November when these restrictions end and people are losing their jobs. Traditionally they have helped the most vulnerable but now also anticipate an increase in enquiries from people who have never had to seek their help before.
* Leaflets sent out to the 10% most deprived households, (based on postcodes) letting them know how to seek advice. Reached out to former clients too and used text messages.
* Advice centers are not open for now, – people can use phone, WhatsApp, or video calls, or web chat. No need to download app or sign up to anything. Working on installing advice pods in outreach locations.
* How can we work together? Working with housing associations and bailiffs on their landing pages – so that users can see how they can get in touch. Faith communities can refer people to them, there is an option of having a customized landing page. Important: If anyone has a suitable space for an advice pod (iPad mounted to wall) then get in touch.
* The issue of carers was raised – both those who have long-standing commitments/responsibilities/connections and those who now find themselves as a ‘new breed’ of carer due to Covid-19 complications.
* The service has added an extra 16 colleagues for anticipated demand – have requested funding for extra 90 advisers – they would need to be in post for November – PLEASE recommend people to them for these paid positions!

Q – How do people gain the confidence to speak to the advisers…. many people have encountered scams before…

A - Clients reach out to us, rather than us reaching out to them. All service partners are trusted in the community e.g. local citizens advice offices.

## **AOB**

Revd. Green advised that there was no police report available on this occasion but in general – borough commander reported violent crime has gone down, especially knife and gun. Hate crime has been very stable, if not declined, except homophobic crime but Met believes this is due to an increase in confidence to report.

Q – What about domestic violence? Or hate crimes against Asian people.

Benedicta Dikeocha, No Place for Hate – 1. Actual hate crimes against Asian people – expected an increase but not aware of this happening, heard of this happening elsewhere in London. Advises that people use the hate crime support services. Please let them know if people experience hate crime – 999 if emergency or 101 in non-emergencies.

Also, it is national hate crime awareness week on 11 October – all of us to start thinking on this, please share ideas with hate crime team. They can join in and support the activities. Focus this year on disability hate crime, which is badly under reported. Also launching their pledge competition, last year QMUL won – more info in the links at the bottom of these the minutes.

 **Links:**

 [No Place for Hate](https://www.towerhamlets.gov.uk/News_events/2019/October_2019/Tower_Hamlets_is_no_place_for_hate.aspx) – and information on the pledge is [here](https://www.towerhamlets.gov.uk/lgnl/community_and_living/community_safety__crime_preve/hate_crime/organisational_pledge.aspx).

 [Debt Free London](https://www.debtfree.london/) – and a copy of their [leaflet.](file:///C%3A%5CUsers%5Cjennyhadgraft.LIFELINENETWORK%5CDesktop%5CDFL%20Mailout%20-%20Tower%20Hamlets.pdf)

 [Bethnal Green Foodbank](http://st-matthews.org.uk/food-bank/) – details on [Bankuet](https://www.bankuet.co.uk/) here.

 Information from the council website on [free meals for children](https://www.towerhamlets.gov.uk/lgnl/health__social_care/health_and_medical_advice/Coronavirus/Schools/Free_school_meals.aspx).

**The next forum meeting is on Monday 5 October 2020 at 2pm and will be held online, focusing on mental health in Tower Hamlets. Please visit** [www.faithintowerhamlets.org/](https://www.faithintowerhamlets.org/) **for further information.**