

Financial hardship and suicide bereavement events 2023

Resources pack

Contents

1. [Quaker Social Action – Down to Earth: practical support with funeral costs](#)
2. [Step Change Debt Charity](#)
3. [Citizens Advice Cornwall](#)
4. [DrugFam – including 5 step programme shared in meeting](#)
5. [Department for Work and Pensions \(DWP\)](#)
 - Bereavement support payments
 - Bereavement benefits remedial order
 - Funeral expense payments
6. [Illegal Money Lending Team - free loan shark awareness training](#)
7. [Stop Loan Sharks blog by Illegal Money Lending Team](#)
8. [Slides – PayPlan and Illegal Money Lending Team presentation](#)



Support
After Suicide
Partnership

Quaker Social Action

Down to Earth: practical support with funeral costs

- Free and confidential advice for people arranging a funeral anywhere in the UK and struggling with the cost.
- In 2022/23 we:
 - Supported 648 clients through our helpline
 - Helped people save an average of £1,890
 - Helped people raise an average of £2,296
- They also share the voices of the people they support, campaigning for change to ensure that everyone can afford a dignified funeral.

[Find out more](#)

Step Change

Debt Charity

What we do

Our team of debt experts help hundreds of thousands of people a year to deal with their debt problems.

With 30 years of experience, you can be confident that we can provide the advice and support you need to achieve long-term financial control.

We offer free, flexible debt advice that is based on a comprehensive assessment of your situation.

We'll then provide practical help and support for however long it's needed.

Find out more

Citizens Advice

Cornwall

What we do

Citizens Advice Cornwall is an independent charity and member of the National Citizens Advice Service.

The organisation exists to offer free, independent, and confidential advice to everyone to help solve their problems and improve their lives.

From consumer issues to problems at work and from benefit applications to debt relief and homelessness - we're here to help everyone regardless of race, class, religion, politics or sexual identity.

[Find out more](#)

DrugFAM

What we do

We provide a seven-day-a-week lifeline of safe, caring, and professional support to families, friends, partners, and significant others who are struggling to cope with the nightmare of a loved one's addiction to drugs, alcohol or gambling.

We also support those bereaved by drugs, alcohol, gambling, and related causes.

Through our range of services, which also include education and awareness, we support families to break free from the cycle of addiction and rebuild their lives.

We are dedicated to what we do because we know it makes a difference.

[Find out more](#)

5 step programme shared in meeting

1. Family member story - listen, reassure and explore concerns.
2. Identify relevant and targeted information.
3. Explore ways of coping and responding.
4. Explore and enhance support and communication.
5. Review previous steps and explore further needs.

Department for Work and Pensions

Bereavement Support Payment

A benefit that supports bereaved working-age people with the immediate costs associated with the death of their spouse or civil partner, or where there are children or cohabiting partners.

It consists of an initial lump sum and up to 18 monthly instalments, with higher amounts paid for those with children.

[Find out more](#)

Bereavement Benefits Remedial Order

In February 2023, we changed the law so that, for the first time, people who lost their cohabiting partner and who had dependent children or were pregnant on the day they died can qualify for Bereavement Support Payment (BSP).

Before this, only those who were in a legal union with their partner could qualify.

[Find out more](#)

Funeral Expense Payments

The death of someone close can be very distressing and we appreciate that the period following a death will have economic impacts for the bereaved.

The Funeral Expenses Payments (FEP) scheme makes a significant contribution towards the cost of a funeral arranged by someone who is in receipt of certain income-based benefits or tax credits.

[Find out more](#)

Illegal Money Lending Team

Free loan shark awareness training

The free one-hour training can be delivered online or in person.

During the session we will cover:

- What is a loan shark by definition and the broad range we encounter?
- Who are the victims and what is their journey?
- The work and remit of Illegal Money Lending Team (IMLT)
- Signs to identify when a client may owe money to a loan shark
- What information can and can't you share with our team and GDPR?
- How to engage a client to seek our support
- The impacts on victims

Find out more – email trish.cassidy@birmingham.gov.uk

Stop Loan Sharks

Blog by Illegal Money Lending Team

Loan sharks have many faces – make sure you know who's behind the mask

What does a loan shark look like to you?

The chances are the image that springs to mind is the TV soap gangster. But in reality they are not always that easy to spot.

They could just as easily be that neighbour who always stops to chat, a parent who you know from the school gate, a popular work colleague, even a long-standing family friend.

The one thing they have in common is that they are expert manipulators and masters of deception, often befriending victims and offering a quick-fix loan.

And with Christmas fast approaching they may be more active than usual, aware that with the cost-of-living crisis, people may be under increasing financial pressure.

Victims often aren't aware that they have borrowed from a loan shark until it's too late. Things can quickly turn nasty as they demand extortionate repayments and issue threats of violence when you can't pay.

Figures from the England Illegal Money Lending Team, an organisation that works in partnership with trading standards authorities to investigate and prosecute illegal lenders and support victims, show that in the first half of 2023, 56 per cent of the people it worked with said they thought they were borrowing from a friend.

But there are warning signs to look out for, and alternatives available for those who need access to affordable credit but who might have been turned down by the mainstream banks.

What is a loan shark?

A loan shark is another term for an illegal money lender – someone who lends money and asks for repayments, but who does not have the necessary authorisation from the Financial Conduct Authority (FCA).

Why do people turn to loan sharks?

Often someone may be looking for a small amount over a short period to cover unexpected expenses. They may have been refused credit elsewhere and need cash at short notice. In the cost-of-living crisis, more people are being forced to borrow to cover basic living costs such as bills and food.

Stop Loan Sharks

Blog by Illegal Money Lending Team contd.

What are the warning signs that someone is a loan shark?

There are a number of giveaways that indicate the person you are borrowing from is not a legitimate lender.

They can include:

- You are given no paperwork or details about the loan
- The lender demands repayments that add up to much more than you initially borrowed
- They intimidate or threaten you if you struggle to pay
- They demand you hand over items like bank cards or a passport until you can pay

Where can I go to borrow money if I have been turned down by the banks?

Credit unions offer an alternative, ethical and safe way of borrowing for people who may have been refused credit elsewhere. They can offer small loans at affordable rates. Visit www.findyourcreditunion.co.uk to find one nearest to you.

What should I do if I think I have been targeted by a loan shark?

Contact the England Illegal Money Lending Team. There is a host of information on its website www.stoploansharks.co.uk.

You can:

Call the 24/7 confidential hotline 0300 555 2222

Text a report to 078600 22116

Join a live chat on the website www.stoploansharks.co.uk

E-mail reportaloanshark@stoploansharks.gov.uk

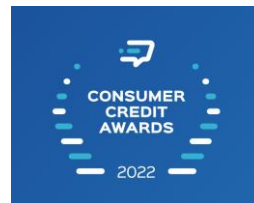
Private message on www.facebook.com/stoploansharksproject

Remember you have done nothing wrong if you have borrowed from a loan shark. It is the lender who has committed a crime.

[Downloadable version available here](#)

PayPlan and Financial Hardship December 2023

Emma Gibbons – Vulnerability Lead
emma.gibbons@payplan.com



WHO ARE PAYPLAN?

FCA
regulated provider
of free debt advice
and debt solutions

Helping people since
1992
First known as Federated
Credit working primarily
with Police staff

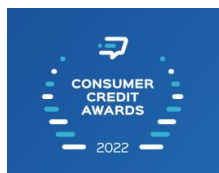
3,500 people
come to us each week
for help with their debts

**Full holistic
advice**
full range of solutions
provided

Trustpilot score of:-



Recommended by the
**Money and Pensions
Service**



PayPlan[®]

WHO DOES PAYPLAN WORK WITH?

PayPlan works with Key Sector Groups to support those in need of debt help:

Voluntary Advice Sector

Citizens Advice
Independent Debt Charities
Money and Pension Service
Local Authorities
Money Advice Trust
Housing Associations
Community Money Advice
Advice Scotland

EAPS Employers Unions

Validium
Hospitality Action
NFU
Retail Trust
Unison
Police
Forces Mutual
John Lewis

Creditors Debt Collection Agencies Debt Purchasers

RBS
Santander
Lloyds
Barclays
Virgin Money
HSBC
Lowell
Cabot

Support Services

Rethink
GamCare
Refuge
National Bereavement Service
RCN Foundation
Bipolar UK
We Are With You
Firefighters Charity

VULNERABLE CLIENTS



Dedicated Vulnerable Client team

T
E
X
A
S

Conversational models to help identify and question

54%

of all PayPlan clients have disclosed a Vulnerability

92%

Voluntarily Disclose

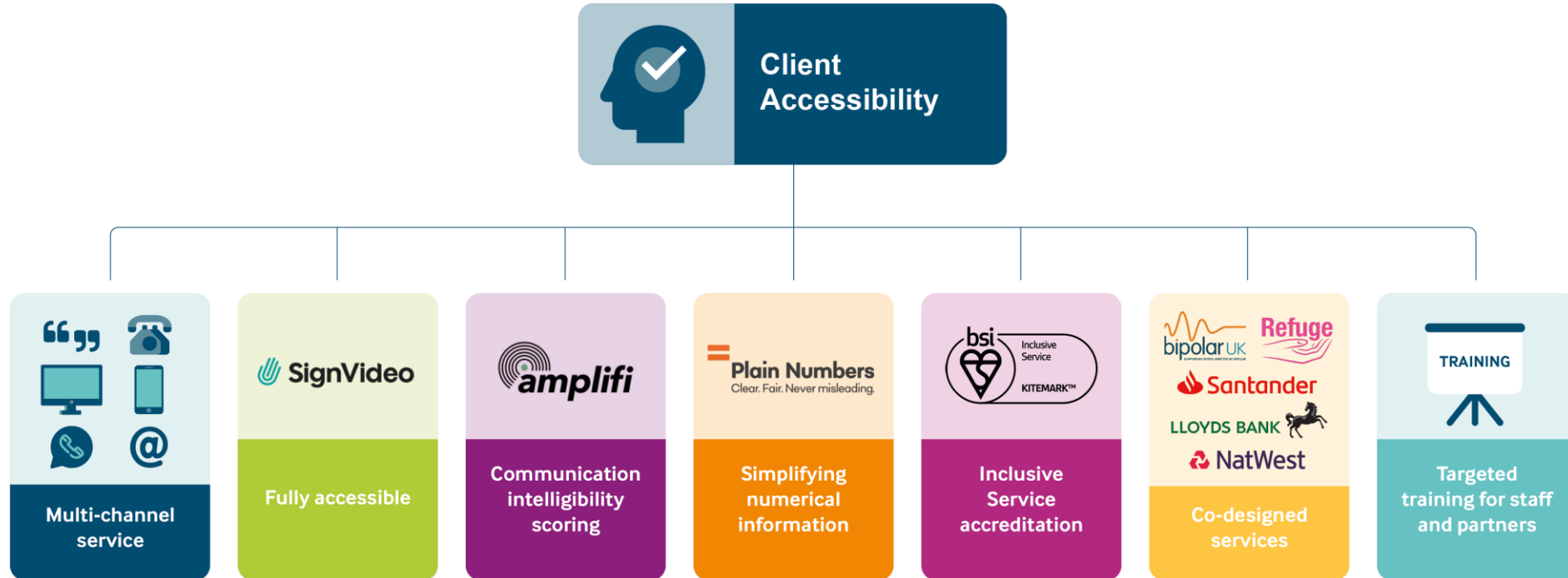


The practice of using specialist vulnerability tools (DMHEF / EAEF)



Strategic Partnerships

DEBT ADVICE ACCESSIBILITY



THE IMPACT OF DEBT ON MENTAL HEALTH

85%

of PayPlan clients said being in debt
has impacted their mental health

Being in debt causes:



91%
Stress

68%
Depression

84%
Anxiety



47%
of people in debt visit
their their doctor about
stress or mental health



37%
were recommended
to seek debt advice

Clients told us they are most worried about:



88% not being able to pay bills



45% losing their car or home



39% having no one to talk to



30% how it affects their
performance at work

LIFE AFTER DEBT

The positive effects of seeking free debt advice from PayPlan:

93%

improved their mental
wellbeing and stress
levels reduced

73%

found the online
journey good for
their mental health

95%

feel confident
about managing
money

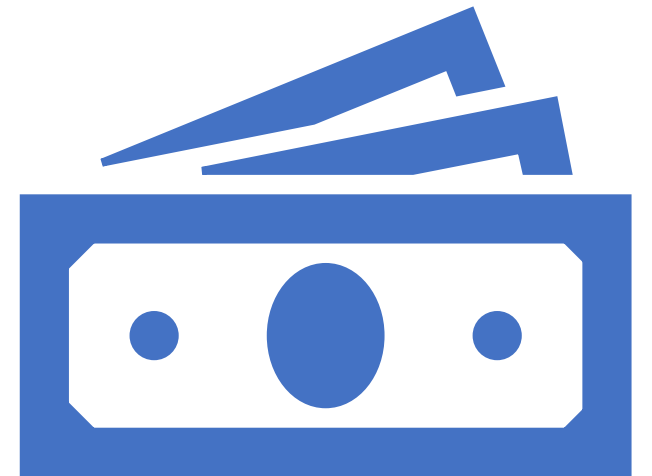
69%

can open up to
friends and family
about their situation

Illegal Money Lending Team

Trish Cassidy

Trish.Cassidy@birmingham.gov.uk



What is a loan shark?

The definition of a loan shark is someone who lends money in the course of a trade or business without the correct permission from the Financial Conduct Authority (FCA)

- Nothing to do with a high APR or interest rate
- Nothing to do with bullying or harassment
- It is simply NOT having the correct permission to lend money!

Loan sharks and victims

LOAN SHARK

Illegal lenders come in a range of forms and guises. Often posing as a friend or a legitimate lender.

Typically, it is later down the line, the true nature shows. Threats range from physical violence – emotional blackmail – cultural beliefs and shame.

VICTIMS

Loan sharks may be chasing a family member if the original borrower has died.

Following a death, the family and friends left behind may have unexpected bills to pay such as funeral expenses, and so could turn to a loan shark.

EACH YEAR

- 30% of victims contemplate suicide
- 17% make attempts on their own life

Impact

Financial

- Priority arrears
- Creditor arrears

Health

- Poor mental health
- Impact on physical health

Social

- Relationship breakdown
- Children, family and friends impacted

Wider impact

- Employment
- Education
- Strain on local services

What support we offer

Support for professionals in frontline roles including training and publicity materials.

Victim support – Local LIAISE officer allocated

24 hour helpline

Risk assessment

Needs assessment

Safe house

Live chat

Can access advice and support anonymously

Trish.Cassidy@birmingham.gov.uk

Any Questions?

