Anti-poverty toolkit

The following are all things that have been shown to help families who are on low-incomes and/or living in low-income areas, which then helps their children have better lives. Try and explore all of them over time, starting with the ones you think will make most difference. The point of this toolkit is not just to “assess” but also to help parents become better off and more financially resilient.

**Health and mental health**

Check out the health and mental health of everyone who lives in the family. When was the last time they all saw a GP? Try and encourage/signpost them to health or mental health support and counselling where helpful.

**Looking at income and spending and banking**

You can use the Financial Details form to look at where the money goes and discuss together areas where savings might be made.

Do they have a bank account? If not, can they get one? Or, you might want to consider a Credit Union account as they will likely find this friendlier and easier to access cheap loans when needed. Advance Credit Union in Erdington can help (http://advancecu.org.uk or 0121 663 1960 or they can call in) as can Citisave – http://citisave.org.uk or 0121 616 6200.

**Employment**

Getting a job is the surest way out of poverty. Know which job clubs there are in the area, and how to refer. See if you can find out what the barriers to work are and address them. This may include adult education, skills training, childcare or more.

**Debt and loans**

Directly ask about debt. If they have debt, there are organisations who might be able to help get it written off, or who can reduce payments or rephase them.

See <https://www.birmingham.gov.uk/info/50094/housing_options/1190/money_advice> for details of who you can refer to. Advance Credit Union can also offer much cheaper small loans usually.

**Benefits maximisation**

A huge number of families don’t claim all the benefits they are entitled to. You can, in about 5 minutes, do a benefits maximisation check with them online at <http://entitledto.co.uk> . Also ask them who gets the benefits.

**Cheaper bills**

Many people pay too much for gas, electricity, broadband and mobile phone/phone.

See <https://www.moneysavingexpert.com/utilities/you-switch-gas-electricity/> for advice on gas and electricity, and <https://www.moneysavingexpert.com/broadband/> for broadband and TV.

**Free school meals**

Check to see if they qualify for free school meals and if not, get them signed up. Some schools have a budget to give these to families who are struggling but don’t qualify too, so ask.

**Libraries and toy libraries**

Are they signed up to a local library? If not, encourage them to do so, and to read books with their children. Libraries often also have activities for children too. Many children’s centres have toy libraries, which is a great way to get toys for children who don’t have many.

**Other activities**

Do they know what there is in the area to do? Most parks and museums in Birmingham are free to go to. Do they know where to look online for free events in Birmingham?

**Clubs and organisations**

Do they know which clubs and organisations there are in the area they and their children can get involved in? Many are cheap or free and being involved in clubs can really help to raise self-esteem and confidence and make children and their parents happier. Think about stay-and-play and activities for babies and toddlers, but also activities for older children like scouts/brownies and youth clubs. Ask what clubs there are at school too.

**Housing**

If there are problems with housing, Shelter may be able to help, or the Citizens Advice Bureau.

**Social connection**

Understand who supports them and try and mobilise this support more, or help them find new sources of support. For example, sometimes children’s centres run groups for parents who want to get to know more people.

**Furniture projects, food banks, clothing banks**

Many people are embarrassed to receive help from charities, so be cautious when offering this and in how you offer. Some schools have some funds they can use in a crisis too. Possible sources of help are the Lockstone Trust, Zakat Foundation, Barnardos, Yardley Great Trust, Children in Need, Narthex or LWP grants. Family Fund Services may also be able to help with white goods, furniture etc. Baby bank can help with second hand items for babies.

**Other useful organisations**

Birmingham Citizens Advice / [www.bcabs.org.uk](http://www.bcabs.org.uk) / 03444 77 1010

The Money Advice Service / [www.moneyadviceservice.org.uk](http://www.moneyadviceservice.org.uk) / 0300 500 5000

StepChange (Debt help) / [www.stepchange.org](http://www.stepchange.org) / 0800 138 1111

Birmingham Settlement (help with debt) / 0121 250 0765 / moneyadvice@bsettlement.org.uk