

WHAT'S IMPORTANT TO YOU?



Money Matters and Keeping Safe

Report of an event by Skills for People on behalf of
Collaborative Newcastle

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Introduction

A "Keeping Safe and Money Matters" event was held by Skills for People on behalf of the Collaborative Newcastle Learning Disability Partnership on April 9th, 2024. The event saw 80 attendees, including individuals with a learning disability and autistic people, family carers, and health and social care workers. The primary aim was to identify barriers preventing people from staying safe and managing their finances and develop solutions to help those with a learning disability overcome these challenges and share information about available support in Newcastle. The event featured guest speakers and information sessions from various services, including Northumbria Police and Newcastle City Council's Money Matters. Self-advocates shared their experiences of feeling unsafe and facing financial abuse, while attendees discussed barriers and potential measures to enhance their safety and confidence in managing money. This report details the information shared from this event.

What we did

We invited people to an event to share their views of what gets in the way of them being able to manage their money and feeling safe at home and in their community and what can be put in place to solve these barriers. We also wanted to find out what is available in Newcastle and for people to share and get information.

The event was held on 9th April 2024.

80 people attended the event. This included:

- adults with a learning disability and autistic people.
- family carers.
- people who are paid to work with people with a learning disability.

There were presentations from:

- Kaye Jones – a self-advocate from Skills for People who shared her story about financial abuse and how she got help.
- PC Nicola Turnbull and PC Stephen Bowman from Northumbria Police who shared personal and transport safety tips.
- Mandy Robson (Debt and Budgeting Specialist) - Newcastle City Council Money Matters and Multi-Disciplinary team. She talked about the different support they offer to people around managing money and debt.

We asked people:

- To find out what gets in the way of people being safe and managing their own money.
- To come up with solutions and ideas that will help people with a learning disability overcome their challenges relating to safety and money matters.
- To share information of what support is available in Newcastle.

Thank yous

A big thank you to everyone who attended the event and shared their stories, experiences, and ideas of how to make things better for people with a learning disability in Newcastle. And a big thank you to everyone who helped to make the day a success: Skills for People self-advocates and staff and the following organisations that were involved on the day:

- Northumbria Police
- Newcastle City Council - Money matters & Multi-Disciplinary Team
- Citizens Advice
- Healthwatch Newcastle
- Skills For People Love Life team

What people told us about staying safe

What stops people feeling safe at home?

- Living with people they don't feel safe with and not having control over who comes into their home.
- Housing and maintenance issues such as unlocked communal doors, broken locks, and door handles not being fixed on time.
- Support staff issues such as the lack of consistency and working with new staff frequently, it takes time for people to get to know new staff and feel like they can trust them. People also said that sometimes new staff are not being given proper inductions or not completing them.
- Strangers ringing the door bell, cold callers, strangers on line, online pop ups (scams).
- Unknown noises and shouting from neighbours and fire drills.
- Bad neighbours or unpleasant characters visiting other tenants in the building, drugs misuse, arguments, parties and loud noises.
- Unsuitable accommodation for example some people said they lived upstairs and were worried about potentially falling. Issues with obstructions around living areas were also highlighted.

What would help to feel safe at home?

- Security systems such as video intercoms, ring door bells or CCTV.
- People being in better control of who can access their homes by having fobs to get in main door and buzzer systems with video so people can know who they are letting in.
- Effective fire/smoke alarms in homes and maintenance issues being addressed quickly.
- People knowing who their support staff are, being part of the selection and recruitment process plus staff having adequate training to be able to handle unsafe situations and support people well.
- Education about safety from a young age.
- Good neighbours and issues with problematic neighbours being addressed effectively.
- Access to telephone for emergency services, personal alarms or monitoring systems.
- Family and friends.

What stops people feeling safe at when out in the community?

- Issues with unreliable public transport. People shared that they do not feel safe on the Metros both at night and during the day because of other commuters and experiences of abuse and harassment.
- People are worried about travelling alone, getting lost, stranger danger, noisy and crowded places.
- Being wary of being out when it is dark and poor lighting in streets and neighbourhoods doesn't help.
- Rough neighbourhoods where crime rates and drug and alcohol misuse are high. Some people have witnessed serious incidents and crimes in their areas and had worries about reporting incidents and being seen by neighbours talking to the police.

What would help people to feel safe in the community?

- Making the community safer by having more public telephones, better street lighting, more police patrolling the streets and more staff on the Metro.
- Courses teaching people tips on how to stay safe, travelling independently, what to do in an emergency, how to report any abuse or harassment.
- More information about Bridge cards and the Safe Places scheme to be funded, have on-going support, and widely advertised. In order for it to work, the Safe Places scheme needs to be checked and updated regularly and ensure that organisations that have signed up to be part of the scheme have on-going training.
- Being part of the community and people looking out for each other.
- Access to personal safety alarms.

What people told us about money matters

What are some of the money worries that people have?

Cost of living crisis

A lot of people expressed worries about the cost of living crisis. People told us that they are struggling to afford food, necessities, and utilities. This is putting a lot of financial strain on a lot of people. Not having enough for necessities, leaves hardly any money for people to have much for any social or leisurely activities. Struggles with debt also add to the financial pressures.

Financial abuse

People told us that some of their money worries included misplacing money, becoming victims of theft, and being taken advantage of financially by individuals, both online and through cold callers. A lot of people have been victims of scams either once or repeatedly.

Money management skills

Some of the money worries people expressed include not knowing how to manage money and budget, with many indicating that they would struggle if left to handle their finances independently. Additionally, there are issues with accessing money and the frequency at which it is available.

Appointeeship

Some people did not have any money worries as their finances are managed by family, support staff, or through appointeeship. However, several issues with appointeeship were raised. Many individuals reported not knowing how much money they have, making it impossible to plan their finances. Those under appointeeship often pay care charges without being aware, covering all support costs without consideration for disability-related expenses due to a complicated and unclear system. Additionally, people are charged for having the council as their appointee, leading to situations where they accumulate so much money unknowingly that they lose benefits and have to pay full care charges, rent, and dental bills.

Furthermore, individuals highlighted that the council controls their money, with no access on bank holidays, and requires detailed justifications for spending. There is a persistent feeling of people having to beg for their own money. The council does not facilitate direct debits, withholds National Insurance numbers, and fails to provide copies of benefit letters, preventing people from accessing discounts that could help them save money.

What would help to have less money worries?

Financial education, safety, and awareness

- Issues need to be addressed early on through accessible financial courses.
- Tips on how to keep money safe, how to avoid being scammed, how to save and manage debt.
- More services that support people with money issues, enhance awareness, spotting scams and responsive to how scams evolve.
- Financial training for support workers so they can confidently support people in accessible ways.

Managing money, advice and support

- Getting the right advice and support early so people do not end up in financial difficulties.
- People being able to put money in savings and not be penalised for having savings.
- Personalised budget planning support so people can keep track of what's going in and out.
- Debt management support.
- People having access to how much money they have.
- Support to set up standing orders to ensure bills are paid.

- Accessible information of what support/help is available in Newcastle.
- Case workers and more services like Money Matters.

Financial Rights and Capacity

- Support for people to still make some financial decisions like knowing how much they have in the bank or savings so that people are not being completely stripped of their financial rights because of a deemed 'lack of capacity'.
- People being informed of their financial rights.
- People want access to information about their benefits entitlements and to receive a copy of the award letter once a year.
- A simpler benefits system that people can understand particularly in relation to people having part time jobs.

Banking and transactions

- Support to learn how to use online banking and tracking for those that have smart phones and are comfortable with use of technology.
- Support in local branches with staff that get to know the customers and how to support them and flexible appointments systems and reasonable adjustments.
- Information shared with people in ways they understand.
- To be able to pay for things in cash and not just cards as this helps some people to monitor and manage their spending but more and more places in Newcastle are moving to cashless payments.
- Support with telephone banking and having some type of service like the energy Priority Services Register and GP Learning Disability Register which identifies if people may need extra support with their banking, on the phone or local branches.

Challenge to the Collaborative Newcastle

Money matters

- How will Collaborative Newcastle address the issues with appointeeship highlighted in the report and ensure that people are not completely stripped of their financial rights?
- People told us their worries about being scammed and research also shows that people with a learning disability are disproportionately targeted by financial scams with many experiencing repeated attempts, facing significant risks and vulnerabilities, (MENCAP, 2024). How will Collaborative Newcastle address this issue and put in place support that deals with the complexity of modern scams ensuring that people have the right and relevant support?
- Rising living costs in Newcastle upon Tyne have intensified, mirroring broader national trends and leaving numerous families struggling to afford basic necessities. Food banks, such as those operated by the West End Foodbank and other local charities, have become critical lifelines providing essential supplies to individuals and families in need (The Trussell Trust, 2024). At Skills for People, we regularly support people in

crisis and in need of food or fuel vouchers highlighting the financial strains people are facing. What can Collaborative Newcastle do on a local level to address the growing financial pressures, food insecurity and increased use of food banks?

- How will Collaborative Newcastle address the issue of local businesses that people frequent going cashless which is excluding a group of people from being able to pay for their services/goods.

Safety

- How will Collaborative Newcastle work collaboratively with housing authorities and property managers to ensure regular inspections, timely repairs, addressing issues with problematic neighbours as well as implementation of security and monitoring systems that help people feel safe?
- Social isolation can impact safety, as residents without close family or friends may not have immediate support in emergencies. Fostering community networks and social support will enhance social connections and ensure people have a support system. What is Collaborative Newcastle doing as a response to the recommendations put forward in the Friendships and Relationships report, to address the issue of social isolation?
- How will Collaborative Newcastle address the issue of public safety infrastructure, including telephones, improving street lighting, and police presence in the community and on public transport?
- Safety education courses offering practical skills and awareness are essential. How will Collaborative Newcastle work with the police and local organisations to create and deliver comprehensive safety courses?
- What can Collaborative Newcastle do about the continuity, funding and ongoing support of the Safe Places scheme?

Conclusion

The "Keeping Safe and Money Matters" event held on April 9th, 2024, provided a crucial platform for people with a learning disability, family carers, and health and social care workers to voice their concerns and propose solutions regarding safety and money matters. The event's success is evident in the active participation and rich discussions that took place, revealing critical issues in personal and financial security. Attendees identified several barriers, including inadequate home security measures, poor public transport safety, and financial vulnerabilities, particularly in the face of rising living costs and scams. The solutions proposed, such as improving security infrastructure, offering comprehensive safety education, and ensuring better financial support and education, highlight the need for ongoing collaboration among the local authority, community organisations, and support services. This event not only provided valuable insights but also laid the groundwork for actionable steps to enhance the safety and financial well-being of those with a learning disability in Newcastle, promoting a more inclusive and supportive community.

Where to get help

Money Matters

Money Matters - Newcastle City Council

Website: newcastle.gov.uk/debthelp

Telephone: 0800 1707 008 (Monday to Friday, 8:30am to 12:30pm)

Citizens Advice Newcastle

Website: <https://www.citizensadvice-newcastle.org.uk/>

Telephone: 0808 278 7823

Your Homes Newcastle

Website: <https://www.yhn.org.uk/our-support-services/extra-support>

Telephone: 0191 278 8600

Karbon Homes

Website: <https://www.karbon-homes.co.uk/customer-area/my-money/#Yourmoney>

Telephone: 0808 164 0111

Turn2us

Website: turn2us.org.uk / **Telephone:** 0808 802 2000

National Debtline

Website: nationaldebtline.org

Telephone: 0808 808 4000

Step Change Debt Charity

Website: <http://www.stepchange.org/>

Telephone: 0800 138 1111

Christians Against Poverty (CAP)

Website: <https://capuk.org/>

Telephone: 0800 328 0006

Money Advice Newcastle East (MANE)

Website: [link](#)

Telephone: 07436 569208

Where to get advice in Newcastle booklet (March 2024)

Website: [Click here for booklet](#)

Safety Matters

Crime/Anti-Social Behaviour/Victim Support

- Police 999 / 101
- Northumbria police Community Engagement team
- 101 ext 62315 / 0191 221 8315
- 101 ext 62385 / 62315
- Victim Support: 0191 281 0491
- Connected Voice Advocacy – 0191 232 7445 – advocacy@connect-edvoice.org.uk – www.connect-edvoice.org.uk/
- Victims First Northumbria – 0800 011 3116 – enquiries@victimsfirst-northumbria.org.uk

Local Authority

- General Enquiries: 0191 278 78 78
- Noise Nuisance: 0191 278 7878/0191 211 6102 – <https://www.newcastle.gov.uk/environment-and-waste/environmental-health-and-pest-control/noise-complaints>
- Adult Social Care(Office Hours): 0191 278 8377 / 07968 474891 – scd@newcastle.gov.uk
- Adult Social Care (Out-of-Hours): Emergency Duty Team – 0191 278 7878

For more support services available in Newcastle upon Tyne including domestic violence, LGBTQIA+, legal advice etc., go to:

<https://www.stophateuk.org/report-hate-crime/newcastle/>

<https://www.informationnow.org.uk/article/hate-crime/>

National Bullying Helpline

<https://www.nationalbullyinghelpline.co.uk/about.html>

Helpline: 0300 323 0169

Telephone: 0845 225 5787

Stop Hate UK

Phone: 0800 138 1625

Email: talk@stophateuk.org

Text: 07717 989 025 (Texts are charged at your standard network rate)

Chat on the web: (go to www.stophateuk.org/talk-to-us/)

True Vision team

A national police scheme to help victims report hate crime online.

Website: <https://www.report-it.org.uk/>

Email : enquiries@report-it.org.uk