

Newsletter No 10

December 2014

Season's Greetings?



More than half of people in South Yorkshire and North Derbyshire were worried about the cost of Christmas according to a BBC survey. The average cost of Christmas across Yorkshire, Lincolnshire and North Derbyshire is £464. 13% of those surveyed planned to borrow money to pay for Christmas, mostly on credit cards but, worryingly, 6% planned to take out a payday loan and only 2% planned to borrow from a credit union.

Why are people going hungry?



The All-Party Parliamentary
Inquiry into Hunger and Food Poverty in Britain

The Inquiry highlighted the rising cost of living and poorly paid jobs, as well as problems with the benefits system as the three main causes of hunger in the UK.

FAAD submitted evidence to the Inquiry and we were pleased to be quoted within the report.

Click here to read the report and review of evidence.

[food poverty inquiry](#)

New FAAD Website goes live!



The website is now live. Its purpose is to act as a single reference point for Derbyshire people who are worried about money. It refers people to FAAD partners who can help, as well as some national services such as Money Advice Service.

It is not intended to replicate existing advice sites but mainly serves as a signpost to local services.

We hope you like it! It is the culmination of many weeks of effort. If you spot any howlers please let us know!

www.faaderbyshire.org.uk

Research Round-up

An economic recovery built on rising poverty?



The Joseph Rowntree Foundation has been critical of the

Chancellor's Autumn Statement, stating that there was little in it to tackle the causes of poverty and a missed opportunity to support low income families.

The charity's CEO Julia Unwin said "Raising the personal tax allowance is an expensive way of helping the working poor Raising the Work Allowance would have been a much more effective way of making work pay."

A UK without poverty

Major new report from the JRF setting out the case for tackling poverty and suggested policy options for governments. This is a useful reference base for anyone wishing to campaign against poverty.

[A UK without Poverty JRF](#)

Say No to Payday Loans



We have received stocks of the Quids In leaflet on Payday Loans which have been branded with the FAAD logo and website details. The leaflet contains useful advice written in a very accessible and non-judgmental style. If you would like a stock of leaflets please contact Claire or Bev.

We also have a leaflet on Under-occupancy. This leaflet gives some practical advice on how to deal with the issue and how much the changes are likely to be costing people. Again the leaflet has been produced by the Quids In team and printed with our logo and website address.

Better Signposting across Derbyshire

Back due to popular demand, FAAD has organised a series of events around the county aimed at frontline workers and volunteers so they are better informed about the local services that are available to help their clients with money worries. If you would like a stand to promote your service at any of the events please contact Claire.

The event will offer a networking opportunity and a chance to get more in-depth information at a choice of three workshops;

- The Illegal Money Lending Team – saying no to loan sharks
- What can Citizens Advice do for you or your client
- Save up to £200 per year on your energy bills

Please follow the link below to our online booking system if you would like to attend workshops or just register that you will drop in for information and a free lunch.

<http://www.ruralactionderbyshire.org.uk/better-signposting-across-derbyshire.html>

Contact us

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Please note that the office will be closed from Friday 19th December until Monday 5th January 2015