

LIFE IN BOLSOVER TODAY

BOLSOVER DISTRICT POVERTY AUDIT REPORT 2015/16







Author: Heather Rabett, Community Voluntary Partners (CVP) **Illustrations:** Shirley Potter, Spotterart

FOREWORD

In 2009 Community Voluntary Partners (CVP) was commissioned by Bolsover District Council to undertake community research in relation to financial exclusion in Bolsover District in response to an Experian report which had identified Bolsover as 1 of the 25 areas (out of 408) with the greatest mismatch between the levels of demand and current supply for affordable credit.

This piece of community research coincided with the financial crisis and resulting economic recession which has led to a period of unprecedented 'austerity' and a reduction in public welfare provision. The resulting Financial Inclusion Strategy 2009-14 set out 4 key areas for intervention:

- Establishing a multi-agency forum to co-ordinate services and service delivery. Initially the Financial Inclusion Forum this became the Voluntary and Community Sector (VCS) Anti-Poverty Forum in 2012 and VCS Fighting Poverty Forum in 2014
- Increasing and improving financial advice services including welfare rights and benefits advice
- Increasing and improving access to financial services including affordable credit and savings and access to affordable warmth
- · Increasing financial capability and skills

Initially funded for 3 years (2009-12) the strategy was delivered by a partnership of groups and continued to be delivered by the VCS Anti-Poverty Forum.

During 2009 to 2014 it was increasingly obvious that the poverty being experienced in Bolsover was much more than solely financial exclusion and that the impact of local people's experiences of poverty was having far reaching effects on their health & wellbeing as well as their resilience to life challenges and their ability to compete in a changing economic climate.

In 2014, a joint CVP, Voluntary Sector Forum and Bolsover Partnership event – organised in order to refresh the Bolsover Anti-Poverty Strategy – endorsed these views, identifying tackling financial exclusion, food poverty and low skills and aspirations as key targets. Given the changed economic and social climate it was also felt essential to re-visit local people in order to identify their lived experiences of poverty and their priorities for tackling these.

The Poverty Audit began in 2015, undertaken by CVP. Through the Poverty Audit CVP has sought to increase community 'voice', influence, power and control and to raise community aspirations:

- We have sought to ensure that those who experience poverty and social exclusion first hand are able to describe what poverty actually means to them, how it affects them, what their needs are and what support and resources are needed to help them deal with and overcome poverty and its impact on their lives
- We are seeking to create a better understanding of local people's lived experience in order to inform service providers, policy makers and decision makers and to ensure that the services, activities and support that we provide are the best, most effective, accessible and well targeted
- We are seeking to build community confidence, capacity and cohesion and to raise aspirations amongst those most affected by poverty and social exclusion

The Poverty Audit has been an extremely educational and humbling piece of work and a piece of work that CVP is proud to have been part of. The openness of local people in telling their stories and their determination to overcome the barriers that face them provides optimism and hope for the future. This report and the Bolsover District Anti-Poverty Conference would have been diminished without their willingness to engage with us.

I would like to acknowledge the involvement and support of Junction Arts, Film City and the young people who produced the video "Life in Bolsover Today" along with members of the Poverty Audit Steering Group and Awards for All who provided funding for the majority of this work.

Lorna Wallace, Chief Executive Officer, Community Voluntary Partners

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EXECUTIVE SUMMARY

Introduction

Over the last few months, CVP has consulted with local residents across the Bolsover District, to find out from them, what it's like to live in Bolsover District today, and to discover the main challenges they face. We have also spoken to volunteers and voluntary, community and social enterprise (VCSE) organisations through our networks and forums to obtain their views in relation to the needs of local people, find out more about the support they provide and identify where there are gaps in services.

From this consultation, we have produced a detailed report on findings, and have also created a documentary film which has involved local young people speaking to residents, volunteers and VCSE organisations on camera to capture local stories, experiences and views.

Methodology

A number of engagement approaches were used in order to ensure access to as many people as possible, and to encourage broadest levels of participation. This included consultation at community based events and workshops, discussion with a range of organisations through CVP's forums and networks, consultation with local people on market days in two local town centres and visits to a range of community venues.

CVP commissioned Junction Arts, a local participatory arts charity that has worked extensively across Bolsover for 40 years, to coordinate the making of the film. A team of young people have worked with a professional production company, Film City, to undertake research, carry out interviews and edit the short documentary film to record local people's views, thoughts and experiences of poverty. Young people were also encouraged to contribute their thoughts and to talk to their own families and friends about what poverty means to them and their experiences of it. As part of this work, the young participants have been working on their Bronze Arts Award, a nationally recognised qualification that supports anyone aged up to 25 years to grow as artists and arts leaders, inspiring them to connect with and take part in the wider arts world.

To conduct the audit and to produce the film, a number of partner organisations were enlisted to help identify key groups of people, including marginalised groups, to be involved in the process. They also provided safe accessible environments in which to carry out the interviews.

Over 200 local people were consulted across the district and their views and experiences have been captured both within this report and in the accompanying film.

Bolsover District Demographics*

Area Summary

The district of Bolsover is mainly rural but contains the four market towns of Clowne, Bolsover, Shirebrook and South Normanton.

In 2013, the population of Bolsover was 76,729. The district has a similar population structure to Derbyshire.

Bolsover is the most deprived district in the county and fares significantly worse than the Derbyshire average on many of the deprivation indicators. Residents' satisfaction with the area is the lowest of all districts as is the fear of crime. Overall levels of crime and anti-social behaviour in Bolsover are significantly above the county average.

The level of economically active residents is the lowest of all the eight districts and the percentage claiming out-of-work benefits is also significantly higher than the county and English averages. Unemployment levels, including youth and long-term unemployment however, are not an issue in this district.

Bolsover has a lower than average adult education attainment level; however, performance at GCSE, Early Years Foundation Stage and at Key Stage 2 is not significantly different to the county figure.

Overall residents in the district are in poor health, experiencing the highest rates of mortality and early deaths from cancer. Life expectancy in Bolsover is significantly below average for both males and females and there is a higher than average level of emergency admissions for child injuries.

Unpaid care provision in the Bolsover district is also above average, as is the proportion of the population whose day to-day activities are limited due to ill-health or disability.

Housing and Fuel Poverty

There are 34,364 homes in Bolsover District, two thirds of which are either semi-detached or terraced, with proportionally fewer flats and detached homes than in the region or England as a whole. Of these households, 67% are owner occupied. Around 18% social landlords (15% council and 3% housing association) and around 13% belong to private landlords.

The condition of stock varies between tenures, with 95% of properties identified with category 1 hazards (where there is a serious hazard that is likely to cause harm to the occupant) within the private sector.

Fuel poverty is a particular issue for the district due to the high level and growing numbers of older people, and the high levels of properties in poor condition within the private sector. In Bolsover the number of households in fuel poverty is estimated at 16,044 which equates to 21% (source: HACT) of all households.

Consultation

In the initial stages of consultation, CVP wanted to make sure that discussions were led by local people and were not directed by questioning linked to existing priorities, strategies and agendas linked to poverty.

We therefore simply asked people to describe what poverty meant to them, if they had experienced it, what the struggles in their lives were; if they felt they were missing out on anything and how they thought things had changed over the last five years. They were also asked what changes they would want to make in order to improve their lives.

The comments from these discussions were varied and wide-ranging but we were able to collate them into nine key themes which we then used to guide further consultation. We used the original responses plus responses to questioning around the nine themes to form the basis of this report and contribute towards the film.

It was reassuring to acknowledge that the majority of issues raised by people aligned themselves to the priorities that are already being addressed within existing strategies. However some of the quality of life issues raised are perhaps less familiar.

^{*}Area Summary data taken from the 2015 area summary profile, Derbyshire Observatory.

^{*}Housing and fuel poverty data taken from Bolsover District Economic Development and Housing Strategy 2015-2020.

HEADLINE FINDINGS

THE NINE KEY THEMES

Community Spirit and Involvement

A number of residents thought community spirit had changed over the years and that people these days seemed to be less willing or able to participate in their communities. There was a general feeling that the closure of local amenities such as pubs, leisure and social clubs had reduced community spirit and stopped people from socialising in their communities. People wanted more to do in their communities for all age groups and for activities to be more affordable as cost was a barrier to participation.

There were some similar views from communities of place, for example people from one particular area talked about the lack of community cohesion between established and new and emerging communities.

Increased pressure on community and voluntary sector organisations, groups and volunteers to provide services and activities in communities was mentioned, exacerbated by the ongoing funding cuts to the sector.

Welfare Reform

People were concerned about impending changes to their benefits and entitlements and were worried how these changes were going to affect them financially. Some people, who had already faced changes, had seen significant reductions to their income. The benefit application process was said to be too complex and some people were paying back overpayments as a result of incorrectly completing their forms. People advised that medical assessments for benefits involved invasive interview techniques and complex questioning. The bedroom tax was one of the main issues raised in relation to welfare reform.

Community and voluntary sector organisations advised there was increased pressure on them to deliver the services local people needed as a result of welfare reform and that there needed to be more support and training to help them deal with this.

Only a small percentage of those consulted said they would know where to go to get help and advice on welfare benefits.

Work / Social Life Balance and Aspiration

Many people said they were 'time poor' due to having low paid jobs where they had to work longer hours just to make ends meet. Some also had to manage other commitments such as caring for relatives. A large number of people said they didn't have the time (or money) to enjoy a social life or spend quality time with their friends and families.

Uncertainty due to zero hour or temporary contracts was raised as an issue that affected not only people's livelihoods but their mental health and well-being. Accessing and affording public transport was also cited as being more difficult when working variable and unsociable hours.

We were advised by community and voluntary sector workers that poor perceptions of education often linked to negative experiences at school, reduced aspiration and prevented the uptake of training. Some of the residents we spoke to who wanted to access training, faced barriers such as the lack of time, confidence, transport, money and locally accessible courses.

Budgeting, Financial and Social Exclusion

A large number of people said they struggled to get by financially, had no money left over to cover unforeseen expense and were generally worried and stressed by their financial situation. Some said they would like help with managing their money and having better access to financial support services.

Community and voluntary sector organisations said there was a general lack of knowledge around budgeting and affordable borrowing amongst their client groups and that there should be better education around this, especially at school.

Only a few people said they were in debt, as in the main, most people were trying their best to avoid it, even when it meant going without things.

A number of people felt socially excluded due to the fact they couldn't afford things. This included not being able to go out socially with friends or take family outings and holidays. For some people, including young people, not being able to afford things caused embarrassment amongst peers.

Food and Fuel Poverty

Many residents talked about high fuel costs and the fact they often had to choose between putting the heating on, and buying food and other essential items. Some said their houses were poorly insulated and maintained and that this increased the cost of their fuel bills. Although people recognised that it was more expensive to pay for fuel on a prepayment or card meter, they much preferred to do this in order to keep on top of their finances and choose whether or not to 'top up'.

A number of people said they often had no food in the house and that they shopped around to find the best prices, often visiting several different stores. Others said that due to transport barriers they had to pay local prices. People tended not to buy as much healthy food like fruit and vegetables due to the expense.

Some people said they used foodbanks, and local food bank workers advised they saw patterns in usage from people needing occasional help, to those that visited more frequently. They advised that once people are on the cycle of using a foodbank it is often very difficult for them to get off.

Housing and Homelessness

There was a general view that there needed to be more affordable, suitable, well maintained accommodation in the areas that people wanted to live. In most cases, people looking for rented housing wanted to stay in their local communities and find accommodation close to their families and friends. Those whose current accommodation no longer met their needs said they were struggling to obtain suitable rented accommodation locally.

A number of people living in rented accommodation said they were really struggling to afford their rent. Changes to personal circumstances meant some people had been forced to move and find more affordable accommodation. Examples were given where Housing Benefit payments had been stopped without the resident's knowledge and this had left them paying off significant rent arrears. Poor housing conditions due to landlords failing to carry out essential repairs was also raised as an issue.

Voluntary sector support workers advised that in most cases of homelessness, people were dealing with a wide range of other issues, including mental ill health and addiction. They advised that very often, homeless people didn't know where to go to get help and advice, and those from migrant communities also had to overcome language barriers. Some people relied on the voluntary sector as they were not eligible for statutory support. One worker said they thought more should be done to support homeless people 'where they are' rather than waiting for them to seek help.

Community and voluntary sector services were seen to be vital in supporting homeless people in local communities and some of the clients that were interviewed, said they didn't know what they would have done without their support.

Transport

The residents that lived in town centres such as Bolsover tended to be happier with local transport services than those who lived in more rural areas, some of whom said public transport was a problem.

People talked about the cost, availability and frequency of local bus services and advised that bus timetables and the alignment of buses, could often be a barrier to them accessing work and education and attending health appointments. Public transport was cited as a barrier to people seeking job opportunities outside of the immediate local area and those who worked unsociable hours said that public transport didn't always accommodate their needs.

We were advised that Community Transport services were very often the only option for some local people, particularly older people, those with mobility problems and disabilities. Several people told us how much they used and valued these services and how the cuts to the community buses and community transport services had affected them or would affect them if they stopped. Some people said they couldn't use public buses due to their disabilities and that many local taxi firms didn't have disabled access cars.

Health and Well-Being

It was apparent during our discussions with local people that their health and well-being was being impacted upon by a wide range of external factors.

People talked about their hectic lifestyles and said they lacked the time needed to look after their health, even though they might have wanted to. Some had little time to relax and enjoy a social life and others said their pressured lifestyles made their existing health conditions worse.

Community and voluntary sector workers advised that there are still a large number of people in local communities who have not been taught how to cook affordable healthy meals. A number of local people told us they bought more convenience food rather than healthy food due to their busy lifestyles and the lower cost.

Limited access to local, affordable leisure facilities was seen as a barrier to people enjoying healthier lifestyles.

A number of people talked about their mental ill health, how this affected their daily lives and how the things in their lives affected their mental health. Financial pressures and job insecurities caused a significant amount of stress and worry for some of the people we spoke to.

The most common mental health issues raised were low confidence, social anxiety, agoraphobia and depression. Some people said this was a huge barrier to them and meant they were unable to do the things they wanted or needed to do. Several mentioned past bullying at school as the root cause.

In general, people seemed quite happy with the health services in their areas. The two main issues raised were that people often struggled to get a GP appointment, and that attending hospital appointments could be expensive and difficult to access without their own transport.

Social Isolation

Residents said they felt social isolated for a number of reasons. Issues such as the lack of money, mental ill health and social anxiety, transport barriers, poor mobility, health issues and disabilities, language barriers and the lack of social activities in local communities were all mentioned.

Some older people said they relied heavily on others, and whilst some of them had friends, families and carers to help out, others relied totally upon local services such as befrienders and community transport. Community and voluntary sector workers advised that the cuts to public services had put additional pressure on friends and families; and local people who were caring for their relatives whilst managing other commitments said they would like more support.

Agoraphobia and social anxiety was common amongst young adults, and one young mum, who had totally relied on her befriender to go out anywhere, said her life had changed since the funding for this service had been cut.

People also talked about being socially isolated due to where they lived and the fact they had no transport to go anywhere. Another reason given was people not being able afford to go anywhere.

A number of Polish residents interviewed, said they felt socially isolated due to language barriers. One said that whilst they had Polish friends, they felt isolated from wider society. All of them wanted to learn English.

Bolsover District Anti-Poverty Conference 14th July 2016

All of our findings will be presented at an Anti-Poverty Conference on 14th July 2016 in order to provide a greater understanding of poverty from a local perspective. It is hoped that these findings will be taken into consideration when strategic delivery plans are reviewed and re-aligned, and that the new plans reflect improvements and are fit for purpose for the services and support needed in Bolsover district going forward.

Guest speakers from local, regional and national organisations have been invited to the conference to speak about the wider picture in relation to poverty, and to discuss how Bolsover's findings reflect this. We will also hear from some of the residents we have interviewed and the young people involved in producing the video.

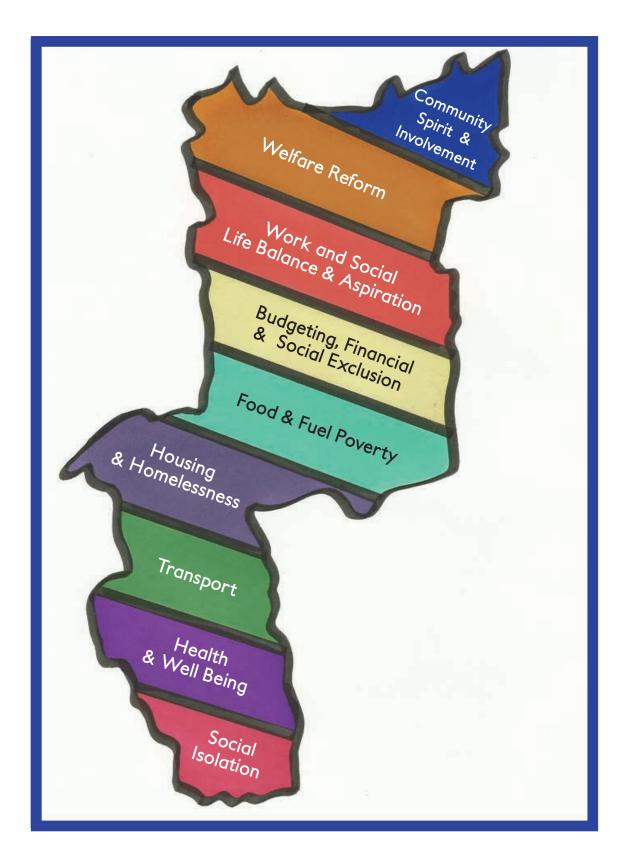
Summary

To summarise, we are sure you will agree that the findings from this report in conjunction with the film that has been produced, and the collaborative work that will ensue as a result of the conference, will have the desired impact and will result in bringing about positive changes for the people of Bolsover District going forward.

BOLSOVER DISTRICT ANTI-POVERTY CONFERENCE AGENDA

| 9.00am | Registration, networking and refreshments | |
|---------|--|--|
| 9.30am | Opening Address | Lorna Wallace Chief Officer of Community Voluntary Partners (CVP) |
| 9.40am | Headline Findings from the Bolsover District Poverty Audit | Heather Rabett Community Voluntary Partners |
| 10.00am | Introduction and feedback on the making of the film | Chantel McCarthy and Jakub Klosowicz. Jane Wells - Junction Arts |
| | Showing of the Poverty Audit Film | Adam Robertson and Juliette Winter - Film City |
| 10.25am | Presentation of certificates to young film makers | Chris Sims Policy & Learning Manager – Big Lottery Fund |
| 10.30am | A local perspective of poverty | Stephanie Furborough Poverty Audit Film Interviewee |
| 10.40am | BREAK | |
| 11.00am | A national perspective: Why are so many of us poor? | Dr Simon Duffy Director and Founder of the Centre For Welfare Reform |
| 11.40am | Supporting more inclusive growth: connecting jobs and poverty | Mike Haw Partnerships Manager - Joseph Rowntree Foundation |
| 11.50am | Discussion and Q and A Research, Strategy and Policy in relation to addressing poverty nationally, regionally and locally. | Panel members:Dr Simon DuffyCentre For Welfare ReformMike HawJoseph Rowntree FoundationMandy ChambersDerbyshire Public Health and Chair of Bolsover PartnershipAndy LockCoalfields Regeneration TrustChris SimsBig Lottery Fund |
| 12.20pm | Lunch and Market Stalls | Lunch will be provided by Super Kitchen |
| 12.30pm | CVP AGM - Sporton Room | |
| 1.40pm | About Super Kitchen | Steve Ralf Eudaimonia (Super Kitchen) |
| 1.50pm | Poem - 'Coalite Ain't There Any More' Poem - 'Growing up in Bozer 1954-67' | Babs and Ricky Barson Lorraine Byetheway Bolsover District residents and members of Rhythm 'n' Rhyme poetry group |
| 2.00pm | The Welfare Charter Financial Exclusion | Colin Hampton Derbyshire Unemployed Workers Centre (DUWC) Bev Parker Financial Action and Advice Derbyshire (FAAD) |
| 2.30pm | Poverty and Health & Well-being | Mandy Chambers Derbyshire Public Health and Chair of Bolsover Partnership |
| 2.50pm | BREAK | |
| 3.10pm | Discussion and Q and A Any early thoughts on poverty audit findings? What is already being done to address the key issues? | Panel members: Mandy Chambers Derbyshire Public Health & Chair of Bolsover Partnership Colin Hampton Bev Parker Dan Swaine Derbyshire Public Health Chair of Bolsover Partnership DUWC FAAD CEO of Bolsover District Council |
| | Where are there gaps? | Cllr Ann Syrett Leader of Bolsover District Council Cllr Ellie Wilcox Lorna Wallace Heather Rabett Leader of Bolsover District Council Council CVP CVP |
| | | l., |
| 3.40pm | Closing remarks | Mandy Chambers Chair of Bolsover Partnership Lorna Wallace Community Voluntary Partners |

POVERTY AUDIT FULL REPORT



Bolsover Poverty Audit Report
Completed July 2016

WHAT IS POVERTY?

Poverty can be defined in many different ways and means something different to each of us.

Example Definitions of Poverty

"Poverty is defined relative to the standards of living in a society at a specific time. People live in poverty when they are denied an income sufficient for their material needs and when these circumstances exclude them from taking part in activities which are an accepted part of daily life in that society."

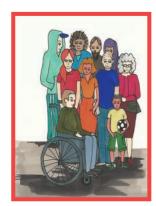
(Scottish Poverty Information Unit)

"A wheel can serve as a good representation of the problem of poverty. The hub represents absolute poverty. The spokes represent the different needs of those in poverty. The rim represents enough".

(Compassion International)

How the people of Bolsover described poverty

- "Children and siblings sharing shoes"
- "Stress and depression"
- "Food or Heat?"
- "Government/Council Cuts"
- "Working too many hours for not enough money"
- "Not having enough to meet your needs"
- "Not a good quality of life"
- "Struggling every day, worrying about something"
- "Loneliness"
- "Transport is so expensive"



In the initial stages of consultation, local people were asked to describe what poverty meant to them, if they had experienced it, what the struggles in their lives were, if they felt they were missing out on anything and how they thought things had changed over the last five years. They were also asked what changes they would want to make in order to improve their lives.

The comments from these discussions were varied and wide-ranging but were collated into nine key themes, which were then used to guide further consultation. The original responses plus responses to questioning around the nine themes form the basis of this report.

COMMUNITY SPIRIT AND INVOLVEMENT

We asked people to tell us what community spirit was like in their communities, and opinions differed. Some said they thought community spirit had changed over the years and that people these days seemed to be less willing to get to know each other and get involved in their communities, whilst others said community spirit was good where they lived and that they all looked out for each other. There was no correlation to these views based on where in the Bolsover District people lived, it was more about how long they had lived in their communities, who they knew, how they found out about things and their own personal circumstances. There were however, similar views from one



particular community of place 'Shirebrook' where a number of people talked about the lack of community cohesion there between established and new and emerging communities.

Some residents told us that, due to their busy lives they didn't have time to actively participate in their communities. Others said they preferred to keep themselves to themselves. On more than one occasion, jobs with unsocial hours were referenced as a barrier to community participation.



"I don't have the time to get involved in my community, I need to get a new job with more sociable hours"

"I volunteer for an OAP group every Friday at Bainbridge Hall, however I am looking for a new job with more sociable hours"

Many people said there needed to be more to do in their communities for all age groups. Some asked for physical amenities such as a swimming pool or cinema, others said they would like more activities and events to bring the community together, such as street celebrations and day trips.

There was a general feeling that community spirit had diminished over recent years due to the closure of local amenities such as pubs and social clubs. One resident said that people didn't meet and socialise in the same way as they used to, another said local people could no longer afford to go to the pub. Some people said that local activities needed to be more affordable as cost was a barrier to participation.

Several people said there needed to be more youth clubs and activities to keep young people occupied. There was a view that anti-social behaviour would decrease if there were more organised activities for young people. The need for more outdoor play equipment aimed at older young people was also mentioned. A number of people said they wanted to find out more about what was happening in their local area and how they could get involved.



Some of the people we spoke to in Shirebrook said there was a lot of tension between established and new and emerging communities and some said they felt intimidated by other ethnic groups.

People from both communities said there were language barriers and that there needed to be more language courses in the area. Generally it was felt that the area had very separate communities with little integration. Some very specific comments were made about individual issues and these were passed on to appropriate partner agencies.

"I feel the community is clicky and that there are tensions between different migrant groups"



"There are lots of language barriers"

"There's community spirit if you've lived here long enough. There's fighting and separate communities"

"There is not enough support for groups, especially with language learning"

A number of people said that there was good community spirit in their neighbourhoods when it came to supporting each other. Quite a few said they had lived in their communities for a long time and knew their neighbours really well. Some did errands for each other and others talked of the friendships they had developed. However, some did say that in recent years, their communities had become more transient, and having nowhere to socialise was cited as a barrier to people getting to know their neighbours.



Even though numerous people said there was nothing to do in their communities or if there was they didn't know about it, it was heartening to hear from residents who were actively involved in their communities. We spoke to people who ran clubs and groups and who delivered local services through volunteering, often supporting more than one group. We also heard from people who had accessed community and voluntary sector services locally and couldn't praise them enough.

People told us the best way of getting information out in their communities was by word of mouth, through schools, leaflets, community newsletters and social media.

Church groups, charity shops, activity groups, community groups, residents associations, community transport providers, libraries, schools and children's centres were all mentioned as community assets that provided the support and social activity needed in local communities.

"I am a community activist in my community. I let others know what is happening – word of mouth works best"

"I am fully involved in my community and volunteer at the Freedom Community Project, Bolsover Civic Society and Alzheimer's Society. People where we live look out for each other"

"Everything comes through school; I have a good network of friends through school".



"My partner and I are involved with Clay Cross Church and we volunteer at a food bank". "I run the local charity shop and get to know lots of people and find out about things"

"I was a verger at church and have always been involved, people just have to get involved"

> "I am on the friends of New Bolsover Group Committee, we do community clean ups, Easter and Xmas events and have a Facebook page and community newsletter"

Increased pressure on the community and voluntary sector, local groups and volunteers was raised as an issue, exacerbated by the ongoing cuts to the sector. One local voluntary organisation told us they had ongoing access to surplus food donations from a range of sources. However, they didn't have the capacity (staff or volunteers) to effectively run their existing foodbank or develop a food cooperative project, which is an aspiration of theirs, and one they feel is much needed in their community.



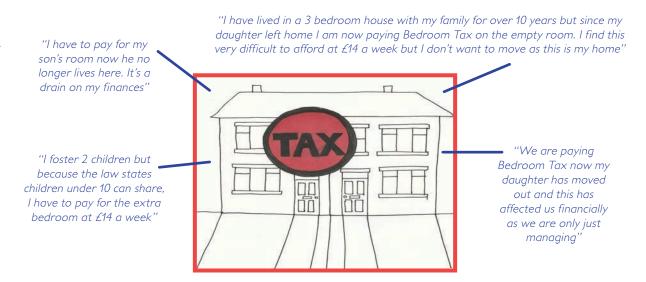
- "Youth clubs and activities for young people in the evenings"
- "Let people know what is happening, local events should be advertised better"
- "Street celebrations; Things outside to bring the community together"
- "Listen to what local people think, like in this consultation"
- "More activities that people can afford"
- "If the young ones could help, get them involved"

WELFARE REFORM

We asked people to tell us about the impact of changes to the welfare benefit system on their lives.

The bedroom tax was mentioned several times as having a significant impact upon people's finances. In one case, a resident said she had to use a food bank regularly due to having to pay the £14 per week tax. An unused room as a result of children leaving home was the main reason given by people paying the tax. None of the people affected wanted to move as they had lived in their houses for a number of years and had made it their home. They also said they couldn't afford the expense of moving.

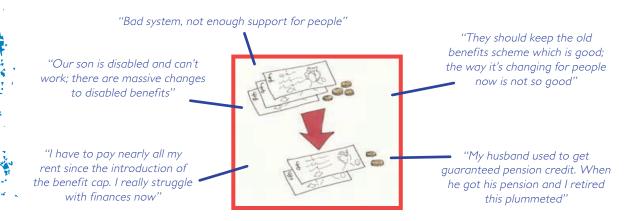




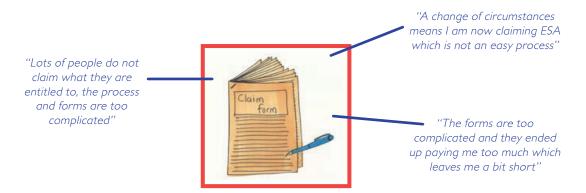
Many of the people we spoke to about welfare reform had lots of concerns about impending changes to their benefit entitlements and were worried about how the changes were going to affect them financially. There was a lot of uncertainty and several people said they wished the government would leave the benefits system alone.

One resident told us he knew his Employment and Support Allowance (ESA) and Disability Living Allowance entitlements were going to be reassessed and that he wasn't sure how this was going to affect him. To help others in a similar situation he said he had set up a Facebook page for people on disability benefits so that they could share comments and views.

Some of those who had already faced benefit changes told us they had seen a significant reduction to their income. One example was given where a resident had lost over £200 a month in Tax Credits, which had really affected her. Another said her husband's ESA had stopped altogether, even though his health condition had stayed the same. She thought the benefit system should better consider people's individual circumstances.



Some people said the benefit application process was too complex and that forms were long and complicated. One resident said she was struggling to pay back pension credit as she had received an overpayment due to completing her form incorrectly. Another said her tax credits had been stopped due to an overpayment she didn't know about, and that due to mental ill health, she had not felt able to contact the benefits agency.



We asked people to tell us if they knew where to go to get help and advice on welfare benefits. Only a small percentage said they did and most of these mentioned the Citizens Advice Bureau or other local community advice services. Difficulty accessing support services due to poor health, mobility issues, transport barriers and appointment waiting times were all cited as issues. People generally thought there should be more support and advice services that were easily accessible in their communities.

People advised of the difficulties they had experienced in relation to medical assessments for benefits. Invasive interview techniques and complex questioning were mentioned, as was the inflexibility of appointments and having to travel out of area to access them.



"My family is on benefits and my mother has a bad back, she often has to call the ambulance and be put on morphine for the pain. However she has been declined PIP* because she can walk every so often, she is also now getting pressured to look for work"

"My PIP* claim took so long I didn't end up going for the medical as I was on holiday and they weren't flexible. They also wanted to carry out the medical in Sheffield and I don't have any transport"

Community and voluntary sector organisations told us there was increased pressure on them to deliver the services local people need as a result of welfare reform, and that much of their work is based on good will and is not funded. They also explained that it is getting increasingly difficult for them to recruit and retain volunteers as more people are being pressured to find work and generally have less free time.



One agency posed the question:

"Where do we get the much needed volunteers from?"

Training and support for community and voluntary sector organisations to help them deal with the issues faced by local people as a result of Welfare Reform was also requested.

"Training should be made available to community and voluntary sector organisations on how to deal with the 'issues' faced by local people as a result of Welfare Reform"



"Voluntary agencies need to work together more to support people. We need a more co-ordinated and joined up approach"



- "Abolish the Bedroom Tax"
- "Employ people in job centres who are more helpful"
- "More empathy for people who are ill, especially with mental illness"
- "Provide financial help if people are forced to move"
- "Make benefit forms easier"
- "Provide more support and advice in communities"

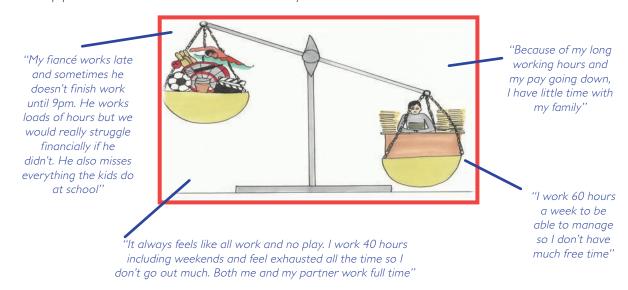
WORK/SOCIAL LIFE BALANCE AND ASPIRATION

Many people we spoke to told us that they were 'time poor' due to having low paid jobs where they had to work long hours just to make ends meet. Some said they also had to manage other commitments such as caring for relatives.

A large number of people said they didn't have the time (or money) to enjoy a social life or spend quality time with their friends and families.



Those we spoke to who were on variable hours or different shift patterns each week told us that their sleep patterns also affected their social and family lives.



Uncertainty due to zero hour and temporary contracts was raised as an issue that affected not only people's livelihoods but their mental health and well-being. Accessing and affording public transport was also cited as being more difficult when working variable and unsociable hours.

In general, people said they needed more security and consistency at work and that pay rates should take account of unsociable hours and varied shift patterns. One person suggested that employers should organise family fun days and social activities for staff and their families.

Community and voluntary sector organisations said that more needed to be done in local communities to help change attitudes, increase confidence and raise aspirations. Poor perceptions of education often linked to negative experiences at school were said to be a barrier to the uptake of training.

This was reiterated in comments from local people as some said they would like to access training and learn new skills, but barriers such as the lack of time, confidence, transport, money and locally accessible training courses were preventing them from doing so.

"I want to train for a CPC licence.
I've worked as a lorry driver
for over 20 years and now I'm
expected to have this licence which
I can't afford".

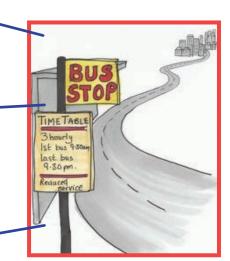
"I don't work or do any training as I have agoraphobia and a lack of confidence. I have had this for a long time (since school). I find it hard to ask for help and I am not good on the phone or face to face"

"I do work but don't do education as I have no time"

"My social life is not good at the moment as I am off sick and can't go far. The nearest Adult Education provision is in Shirebrook or Bolsover which I can't get to without a car"

"The increasing costs of higher education and transport barriers is attributing to the lack of uptake of courses by local young people"

> "I undertake fostering courses but they are held in areas like Hull – there is nothing local"





- "More jobs with sociable hours and flexible working hours"
- "Training courses instead of work placements which do not allow people to stay in work"
- "Reduce the cuts to services like Children's Centres who offer training to families"
- "Wages should be increased"
- "Employers should be more family orientated"
- "I don't think parents should be pushed into working, they should be able to choose to stay at home with their families if they want to"

BUDGETING, FINANCIAL AND SOCIAL EXCLUSION

A large number of people said they struggled to get by financially and had no money left over for extras. Despite this, most people said they managed to budget and pay their priority bills first. Some said they would like help and support with budgeting and more support from local banks, particularly when they were experiencing difficulties.

Another issue raised was that parents are supporting their adult children at home for longer, putting additional financial pressure on families.



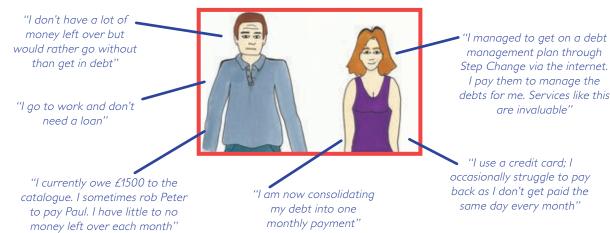
Community and voluntary sector organisations said there was a general lack of knowledge around budgeting and affordable borrowing amongst their client groups and that there should be better education around this, especially at school. One said:

"Many people, especially younger people, don't have the benefit of learning from their parents or friends and families as they are all in the same position; therefore education is needed so that people can help themselves"



In general, people were very open and honest when discussing their finances, even when talking about debt. Only a few said they were in debt, as in the main, most people were trying their best to avoid it, even if it meant going without things.

The majority of those we spoke to who were in debt had taken advice and were finding ways to manage it.



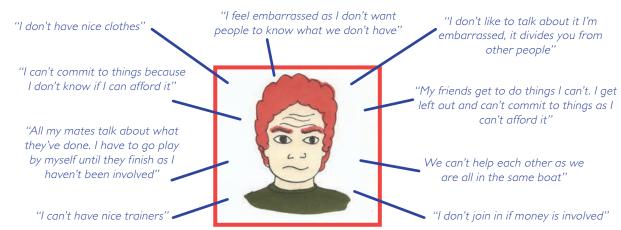
Many people said they managed from day to day and struggled to manage unforeseen expense.

"I don't have a washing machine at the moment and my cooker broke 6 weeks ago. I am doing my washing in the bath and drip drying the clothes in the bathroom and on radiators. I can't afford to eat so I can't afford to replace my appliances. I don't know who to go to for help and support apart from friends and family who I borrow from all the time. I could do with an affordable loan I can afford to pay back over time"



"I got a parking fine and because I did not have the money to pay it straight away I had bailiffs at the door demanding £300 which I had to borrow. There should be a better understanding of peoples' circumstances"

A number of people felt socially excluded due to the fact they couldn't afford things. This included not being able to go out socially with friends or take family outings and holidays. For some young people, not being able to afford the clothes and shoes their friends had was an issue. People said their financial situation impacted upon their health and well-being due to worry and stress. In some cases, having no money caused embarrassment amongst peers.





- "I wanted to pass helpful information onto my group so arranged Budget Buddies Training"
- "I am on benefits and the Freedom Community Project has been very helpful".
- "I was given good advice by the Credit Union at an Eats and Treats event"
- "There should be more local banks"
- "Lower prices at local shops"
- "Getting my wage the same time every month"

FOOD AND FUEL POVERTY

Many residents talked to us about high fuel costs and the fact they often had to choose between putting the heating on, or buying food and other essential items. Some said they limited the amount of time they put the heating on, even during winter months as they couldn't afford it.

One example of this was given by a lady who said she went out to places during the day in the winter so that she didn't have to stay at home in the cold.

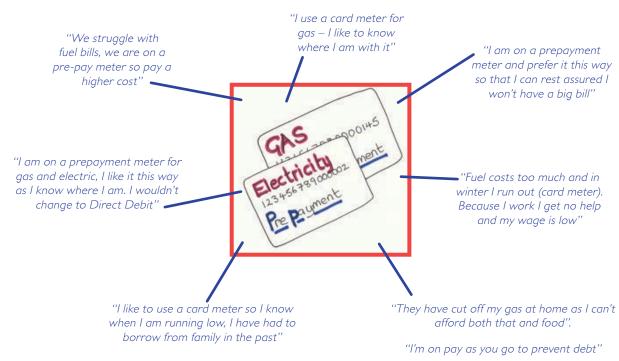


Some said their houses were poorly insulated and this increased the cost of their fuel bills. Others said that poor maintenance by landlords meant they didn't have sufficient heating in their homes.



"During the winter months I have to limit the amount of time I put the heating on, I really could do with it on more. I try and find things to do during the day to save putting it on"

A number of people said, although they knew that it was more expensive to pay for fuel on a prepayment or card meter, they much preferred to do this in order to keep on top of their finances. People said they liked to be able to see how much money they had left at the end of the week, so that they could make a choice as to whether or not to top up their meter. Direct Debits and other payment methods didn't appeal to them as they didn't want to commit to regular monthly payments or receive bills.

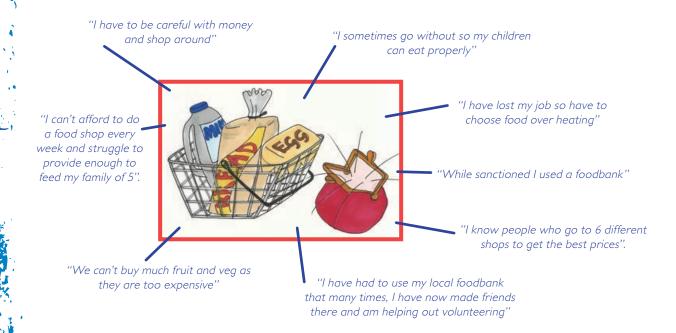


A number of people told us they often had no food in the house and couldn't afford to pay for essential items such as children's shoes and clothes, haircuts, basic furnishings or prescriptions. Some said they shopped around to find the best food prices, often visiting several different stores to do their food shopping. Others said they were restricted as to where they could shop due to having no transport and therefore had to pay higher prices in local stores.

A few people told us that whilst they managed to buy enough food to feed their children, they often went without themselves. Buying healthy food such as fruit and vegetables was seen as being more expensive. Several residents said they had used food banks. A number of reasons were given including benefit sanctions, the bedroom tax and general financial difficulties.

Local food bank workers said they saw patterns in usage, where some people needed occasional help and others visited more often. They advised that once people are on the cycle of using a foodbank it is often very difficult for them to get off. One worker told us that some individuals initially found it difficult to access foodbank services as they were worried about the perception of 'scrounging' and were too proud to ask for help.







- "Don't leave people without money" (reference to benefit sanctions)
- "Landlords should be held more responsible for housing repairs"
- "Food banks and Budget Buddies"
- "Plan meals and buy food in advance. Cook big batches and it will save money"
- "Reduce energy costs as they are too high"
- "Make card meters cheaper"
- "We need to teach children how to budget from an early age and help them understand the cost of living"

HOUSING & HOMELESSNESS

In relation to housing, the main issue raised by residents was the need for more affordable, suitable, well maintained accommodation in areas where people wanted to live. In most cases, people looking for rented housing wanted to stay in their local communities and find accommodation close to their families and friends.



One resident told us that it was getting increasingly difficult for local people (particularly young people) to obtain accommodation close to their families.

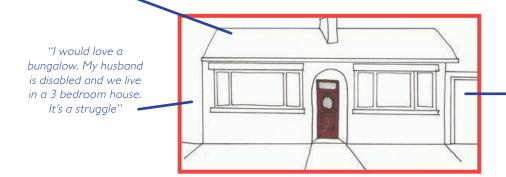
"Lots of us have made a commitment to our communities for "They're converting shops into flats, but there a large number of years and this should count for something. are issues with multiple occupancy" Many local young people want to stay in their communities" "We currently have my We need more local social housing" daughter back home (who lived away) and are now overcrowded. "More accommodation and a better My daughter is autistic bidding system is needed" and finds it difficult to live away from us so we are trying to find her a place nearby. We "I'm living at my mums for a haven't heard anything couple of days a week. I have no from the council yet" permanent address" "We're managing three generations living together and "My 26 year old daughter is living with me as have to rely on support from my she is unable to afford to live on her own" ex-partner'

"I live in Bolsover Model Village in a private rented house.

I would really like a council property there once the renovations are finished"

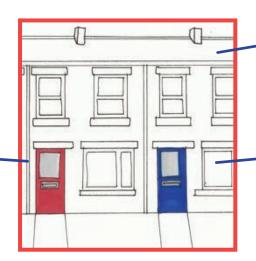
Some residents told us they were living in unsuitable accommodation but were struggling to obtain local accommodation that met their needs.

"We live in our own terraced house but due to illness need a bungalow. The problem is we won't get enough money for our house to buy a bungalow and we can't get a council bungalow because we own a house"



"My partner sleeps on the sofa as our accommodation is not appropriate; we need a 2 bedroom bungalow" Some of those we spoke to who lived in rented accommodation said they were really struggling to afford their rent. In a few cases, sudden changes to personal circumstances (such as illness or changes to finances) had meant people had been forced to move in order to find more affordable accommodation.

"I have rent issues –
debt resulting from
split with partner
who had his working
hours cut and the rent
increased"



"We had to move as we couldn't afford to stay there anymore"

"My dad had a heart attack and we could have lost our home as he was the main wage earner. We didn't receive any help"

Changes to personal circumstances affecting benefits, particularly Housing Benefit were also raised as an issue. We were advised of several cases where Housing Benefit had been stopped without the resident's knowledge, which had left them paying off significant, rent arrears in addition to their other outgoings.

"My mum, who has a bad back got evicted due to Housing Benefit and Council Tax benefit being stopped as she wasn't approved for ESA. The Job Centre was extremely unhelpful"

"It's better now I'm working but I am still paying back rent arrears from 2 years ago. At the time, I wasn't told my Housing Benefit had stopped for 4 months!"



"When I went from benefits into work there was a transition period where my housing benefit stopped before I had gotten paid. I wasn't told about these rent arrears until they were at £800. I didn't have the opportunity to get on my feet"

"I was evicted a few years ago following an operation.
I got into debt with my rent due to the length of time it took to get my benefit package set up"

Some people talked to us about their landlords not carrying out essential repairs which meant they were living in very poor housing conditions which included damp and insufficient heating and insulation.

"My current home has mould and needs damp proofing".

"In my last private rented house, it was damp and the only heating was an electric fire in the living room. The landlord refused to do any repairs"

"My house is cold all the time as it's not well insulated and I can't afford the heating on all the time" —

"I am constantly running out of gas and electric as the house I live in is cold"



We were advised by community and voluntary sector workers who supported homeless people, that in most cases, homeless people were dealing with a wide range of other issues, including mental ill health and addiction, and a holistic approach was therefore required. One worker said they thought more work should be done with homeless people "where they are" rather than expecting them to seek help. Another said that giving someone a key does not necessarily solve the problem i.e. people need continuous support to enable them to stay in accommodation. They acknowledged however that it was often difficult to ask people if they needed help.

"We need to meet people where they are, and find out what it is they need. Go into communities to give help"



"As volunteers/workers we try and break the ice and start a conversation but it can be very difficult knowing when to say "Do you need help?"

Workers who had supported homeless people from migrant communities said that they often didn't know where to go for help and when they did access services, they were very often not entitled to statutory support. Language barriers were also cited as an issue in these cases.

Community and voluntary sector services were seen to be vital in supporting homeless people. Some of those consulted that had received support from the voluntary sector said they didn't know what they would have done without their support.

"I managed to get through it, but without help from my friends I wouldn't have been able to. If I had been on my own then, well, I might not have been here now!"

"I've been homeless and I have lived in a hostel"

"It was New Year's Eve and I walked up from the refuge to Shirebrook Christian Centre, and I actually found, when I got in the door, a very big welcome" "There isn't a lot of help out there now days for homeless single people and not enough housing for single people"



"When I was younger we moved around a lot and when I was 4 years old we lived in a hostel. I feel this was down to a chaotic lifestyle which was caused by a mix of issues including lack of money, debt and adults not being able to deal with life's problems effectively"

'If Shirebrook Christian Centre hadn't helped me out I'd probably be dead by now''



- "Greater awareness of issues people face"
- "Housing providers should treat people with respect and offer more support"
- "Organisations like SSAFA, Shirebrook Christian Centre and the Freedom Community Project are vital! We need to keep supporting these organisations as they are making a big difference"
- "Training/Education is needed for people working on the front line to help identify if a person has issues"
- "More proper social housing"
- "Damp removal provided by the government"
- "More warning letters that Housing Benefit has stopped (earlier stage) and what could be done to help"

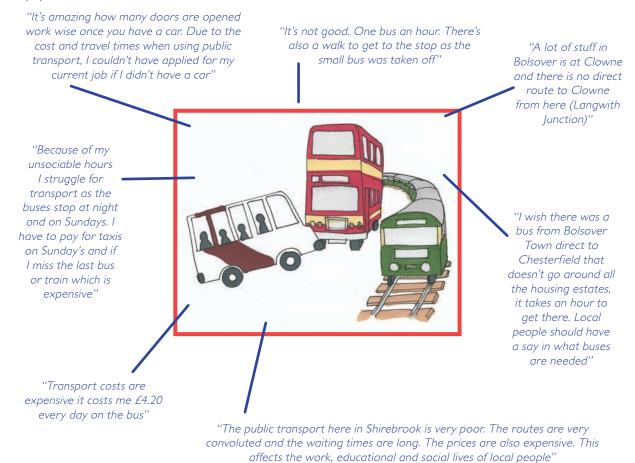
TRANSPORT

The residents we spoke to who lived in town centres such as Bolsover, tended to be happier with local transport services than those who lived in more rural areas. Some said that Bolsover villages were not well connected to each other or to bigger towns and therefore public transport was often a problem. The main services people referred to when we asked about local transport were public buses and community transport services.

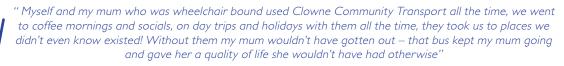


People talked to us about the cost, availability and frequency of local bus services and advised us that bus timetables could often be a barrier to them accessing work, education and health appointments. Some people said they often had to wait a significant amount of time in-between buses which created longer journey times and working days.

Having to use public transport for work was cited as a barrier to people seeking work opportunities outside of the immediate local area, and those who worked unsociable hours said that public transport often didn't accommodate their working hours which meant paying for taxis. One resident told us about an elderly gentleman she knew who was taken in an ambulance to Sheffield hospital, some 20 miles away. Upon discharge, the gentlemen had to book and pay for a taxi home.



We were advised that Community Transport was often the only option for some local people, especially those who suffered with mobility problems and disabilities. Several people told us how much they used and valued these services and how the cuts to the small community buses and community transport services had affected them or would affect them if they stopped. Some people said they couldn't use public buses due to their disabilities and that many local taxi firms didn't have disabled access cars.





"The taxi firms around here don't have disabled cars and my mum can't use public buses"

"Community buses have stopped which has caused issues for people with mobility problems here"

"More Community Transport, don't stop what we have" "I am elderly and disabled and have really been affected by the number 122 community bus being stopped. It used to go around the local community and pick up people with mobility problems. Me and lots of my friends from Shirebrook and Lean Valley relied upon it"

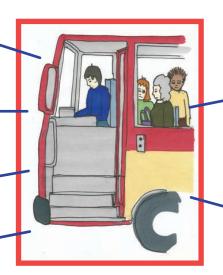
"My mum accessed community transport and was part of a group who went on day trips and shopping. Now she can't get about and they don't meet. Public transport here is OK but not for older people"



"There's only one bus an hour now.
We used to have a mini bus but it
has been stopped"

"I get DLA (Disability Living Allowance) and need a taxi to get around"

"I don't use buses due to my disability. My son drives me if I need to go anywhere"



"They have taken the small buses off so it's not so good now"

"Some elderly people rely on public transport – If I miss the bus I have to wait an hour, the 82 only comes round once an hour"



- "More thought to be given to what people need and want and better consideration of disabled people"
- "Better awareness of local services that help people get to work such as the Wheels to Work initiative"
- "Don't cut Community Transport services, buses around here are frequent but expensive and are no good for people in wheelchairs"
- "Trains running on Sundays and buses running earlier and later"
- "More affordable public transport, if they put prices down more people would use it"

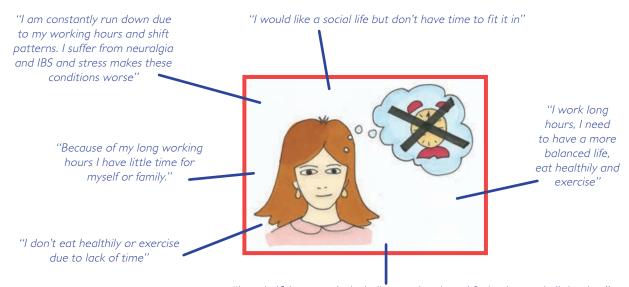
HEALTH AND WELLBEING

It was apparent during our discussions with local people that their health and well-being was being impacted upon by a wide range of external factors, and many of these are linked to the other themes outlined in this report.

People talked to us about their hectic lifestyles and said they lacked the time and energy needed to look after their health, even though they might have wanted to.



Lots of people said they were exhausted and stressed due to work and other commitments and had little time to relax and enjoy a social life. Some said their busy lifestyles significantly impacted upon existing health conditions.



"I work 40 hour weeks including weekends and feel exhausted all the time"

The community workers we spoke to said that for many local people, looking after their health is not always at the forefront of their minds, it comes after lots of other priorities. They also advised that there are still a large number of people who have not been taught how to cook affordable healthy meals. One local young person said they had a poor diet and a lack of cooking knowledge as they had not been taught how to cook at school.

They said:

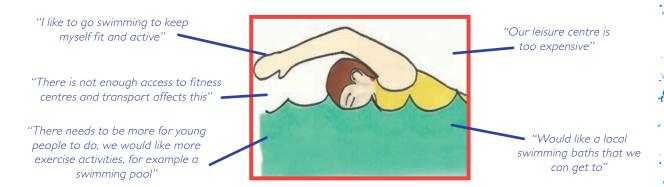
"There's lots of obesity and too much fast food available - take away shops all in the town centres"

"Junk Food/Convenience Food can be a way of life as it is often cheaper, quicker and takes less time to plan. There are still a large number of people who have not been taught how to cook affordable healthy meals"

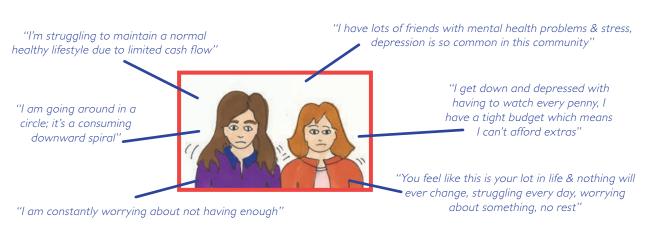
"They should teach children to cook in schools – multiple dishes in a term instead of one meal a term"

A number of people told us they didn't buy much healthy food such as fruit and vegetables due to the expense. One resident advised however, that he had lost 5 stone in weight during the last year due to healthy eating and that even though it had been more expensive, it had been worth it due to the improvements in his health.

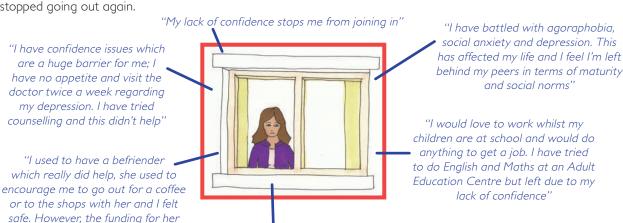
Several people said they would like to access local, affordable leisure facilities so that they could live healthier lifestyles. Some families wanted to go swimming but said transport was a barrier.



People talked to us about life pressures such as job insecurity and financial worries having an impact on their health and well-being. Not having enough money to live on and provide for their families was mentioned a number of times.



The most common mental health issues amongst those we spoke to were low confidence, social anxiety and depression. Some people said this was a huge barrier to them and because of it they were unable to do the things they wanted or needed to do. One young mum talked to us about her depression and agoraphobia and the fact that this not only affected her ability to go anywhere but also her family life and health in general. She told us the befriending support she used to receive, had been stopped due to funding cuts. This had really affected her health and well-being and she had stopped going out again.



stopped and so the support stopped,

I felt bereft and haven't been out

since apart from the school run"

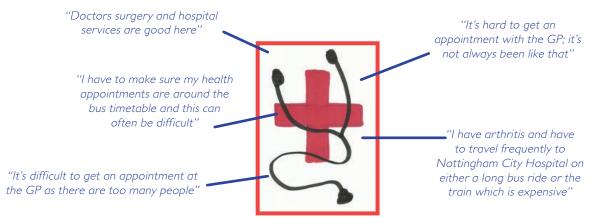
"I don't work and I don't go out as I have agoraphobia and a lack of confidence. I

have had this for a long time (since school). I find it hard to ask for help and I am

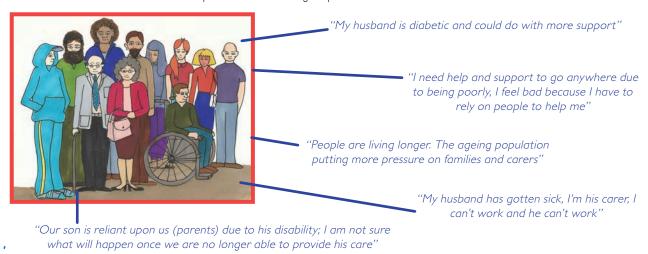
not good on the phone or face to face (I don't open the door). I need a friend to

accompany me and sometimes need a drink to help with my confidence"

Generally, people seemed quite happy with the health services in their areas. The two main things that were raised as issues were that people often struggled to get a GP appointment; and that hospital appointments tended to involve travelling to Sheffield, Mansfield or Nottingham, which they said could be problematic and expensive without your own transport.



Several people told us they were the main carer for relatives and that they would like more support in providing this care. A view from one of the older people we spoke to was that they hated feeling like a burden on their friends and families and wanted to remain independent for as long as possible.





- "Teaching children to cook lots of healthy meals in schools".
- "More affordable activities at local gyms and leisure centres"
- "Let people know what is happening locally"
- "Funding for health provision, and sports and leisure"
- "More GP surgeries to cope with the new people that are moving in".
- "More support for adult carers at home"

SOCIAL ISOLATION

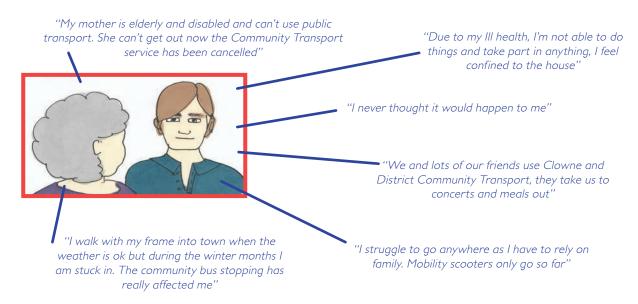
Social Isolation affected a number of the people we consulted. Having no money, mental ill health, social anxiety, transport barriers, health issues, poor mobility and disabilities, language barriers and the lack of social activities in local communities were all referred to.

Some of the older people interviewed said they relied heavily on others to support them to go anywhere and whilst some of them had friends, families and carers to help, others relied totally upon local services like community transport. People whose community transport services had been cancelled told us how they could no longer go anywhere as they were unable to use regular public transport.

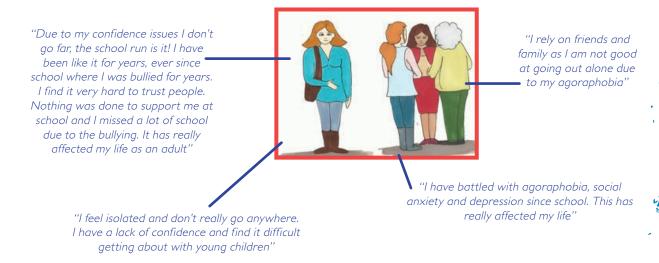


One lady told us of her loneliness and said that due to her ill health she felt confined to the house and unable to take part in anything. Another said she had thought loneliness and social isolation would never affect her until it did.

Community and voluntary sector support workers told us it was a lot worse for older people who hadn't got family close by, especially getting help with physical or emotional disabilities. They said cuts to services puts additional pressure on friends, families and carers who are already really busy.



A number of the people we spoke to said they had agoraphobia which prevented them from going out. One young person said she had been bullied at school and ever since then had suffered with confidence issues which had really affected her adult life. Another said she had also battled with agoraphobia since having problems at school. Both of these said they had had a lot of time off school and wished more support had been provided to deal with the bullying.



People talked about being socially isolated due to where they lived and the fact they had no transport to go anywhere. Some also said they were unable to afford to go out. A number of the Polish residents we spoke to said they felt socially isolated due to language barriers. One said that whilst they had Polish friends, they felt isolated from wider society. All of them wanted to learn English and asked for more ESOL classes.

"If I couldn't drive and run a car I wouldn't be able to go very far due to bus costs and availability. I have relatives that live outside of the area and visiting them would be very difficult"

"Older people may feel isolated but lots of young families do too. The whole community is isolated, you have to travel for help, shops, everything"

"I do have some Polish friends but feel excluded from wider society"



"Langwith Junction is out in the wilderness. No information is given to us"

> "On my days off work I don't tend to go anywhere due to transport issues"

"Because of work I do nothing sociable. I have no money to do anything"

"I need help with the English Language"



- "More funding for befrienders"
- "Help for people to access local services and activities"
- "More support in schools to stop bullying"
- "Bring more to villages or make transport better"
- "More local groups and social clubs"
- "More ESOL courses"
- "A good neighbour scheme or community pledge"
- "Different activities in communities for older people "not just bingo!"

BOLSOVER DISTRICT POVERTY AUDIT AND CONFERENCE ACKNOWLEDGEMENTS

CVP would like to thank everyone involved in the Bolsover District Poverty Audit, in particular the residents, volunteers and community workers of Bolsover district who agreed to speak to us about their personal experiences, and without whom it would not have been possible.

We would particularly like to extend our thanks to the **Big Lottery Awards For All** programme which provided the majority of the funding for both the audit and conference.

We would also like to thank those who have sponsored the brochure for this event through placing advertisements, and those who have made donations.

Finally we would like to thank everyone involved in the planning and delivery of the Bolsover District poverty audit and conference and in the production of the poverty audit report and documentary film.

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Steve Ralf Eudaimonia (Super Kitchen)

Chris Sims Policy and Learning Manager, Big Lottery Fund

Dan SwaineCEO of Bolsover District CouncilCllr Ann SyrettLeader of Bolsover District CouncilCllr Ellie WilcoxCouncillor, Derbyshire County Council

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Pete McCarthy
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Bev Parker Financial Action and Advice Derbyshire

Adam Robertson FilmCity

Lindsay SharpFreedom Community ProjectJane SheppardDerbyshire Public Health

 Claire Thornber
 Financial Action and Advice Derbyshire

Jane WellsJunction ArtsJuliette WinterFilmCity

Graphics, illustration, production and printing of the poverty audit report brochure

IllustrationsShirley Potter, SpotterartBrochure Design & PrintVeritas Management

Other Support

Poverty conference lunch

The staff and volunteers at Super Kitchen

Venue assistance and planning

The Post Mill Centre, South Normanton



NEWS FROM LIMESTONE HOUSE COMMUNITY AND VISITOR CENTRE

Open: Monday to Friday from 9am to 4.30pm and Saturday 9am to 12noon Evening Opening on Tuesdays and Thursdays from 6pm to 8 pm and on Wednesdays to 6pm Contact 01909 724061

'COME ALONG AND JOIN US'

Services and Activities at Limestone House Community and Visitor Centre:-

- Memory Lane Café at reasonable prices
- Heritage Centre 'Elmton and Creswell through the Ages'
- Access to 2 Computers with internet for Community
- 'Making Ends Meet/ Get your Finances in Shape': we can direct you to someone who can give you support
- Tutor led, Intergenerational Training in basic IT and on line communications funded by Big Local, No upper age limit for this course on Wednesdays from 3.30pm to 6pm
- Advisory services every Thursday 1pm to 3.30pm in Room 6,
- Recycling in Charity shops (upstairs and downstairs at Limestone House):-Clothes, Bric a Brac, Craft supplies etc... and a 2nd hand book shop
- Help with Reading and Writing (Drop in on Tuesday afternoons), (Room 7/8)
- Training through Volunteering or Work experience in Retail and Cafe.
- Music Club on Mondays: music presentations 10.30 to 12 noon (Room 7/8)/ Coaching Brass Instrument players on Sundays 10.30a.m to 12.30 p.m
- Luncheon Clubs on Mondays and Fridays from 12.15pm
- Genealogy Club: Thursday mornings 10am to 12noon i.e Research your Family Tree
- Wildlife Group: on line:- see website./ Job Club: Drop in: every Tuesday 1.30 to 3.30pm
- Room Hire £8 an hour, evenings too. Phone to book a room
- Guitar Club on random Sundays 11am to 12.30pm (Room 7/8 or Heritage Centre)
- 'Connect Creswell', Crafts and various activities, (Book in at Limestone House):- in liaison with Public Health, Limestone House, Derbyshire County Council Adult Education and Creswell Children's Centre, Creswell Leisure Centre, Creswell Social Centre
- Filming / Photocopying
- Various Fundraising activities for the Charity's sustainability: 100+ Club, Concerts with light refreshments, Raffles, Spot the Ball
- Book a Lunch for your Group. One week's notice required

www.limestonehousecreswell,com/ We are on Facebook/ We do have a lift

Elmton and Creswell Village Company, Charity number: 1128286 E mail: creswell res point@yahoo.co.uk





52% of people are struggling to keep up with bills and credit payments



16% of people do not understand their bank statements



2m people in UK with no bank



Estimated £112 million of income related benefits unclaimed every year in Derbyshire

Many people have money worries, personal debt is spiralling and it can be hard to know where to go for help and advice.

Financial Action and Advice Derbyshire is a partnership of more than 50 public, voluntary and private sector organisations who work together to help Derbyshire people manage their money well.

We do this by

- providing information and access to financial products and services, and
- improving people's skills, knowledge and confidence in dealing with money matters to enable them to make sound financial decisions.

We can provide **FREE TRAINING** for your staff and volunteers to help them support clients.

For more information visit: bit.ly/1X0MlaW

Worried about money? Visit www.faaderbyshire.org.uk to find out where you can get help.



Follow us bit.ly/1P8uM0Q and like our page bit.ly/1sPcHQM

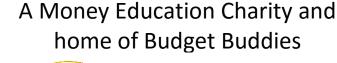


Follow us @FAADerbys



Release















Budget Buddies is a one-to-one mentoring/coaching provision that assists people in dealing with debt problems and money management.

With Universal Credits (most) people receive their payments monthly, the life skill of managing money and making informed decisions is even more prevalent. Free training is available whether you are a front-line worker who wants to have a general awareness of money, debt, budgeting and associated issues to help support your service users or anyone who wants to equip themselves for their own benefit and/or the benefit of others.

WE ARE CURRENTLY LOOKING FOR VOLUNTEERS TO BE BUDGET BUDDIES (MENTORS) – full training and support provided.

FOR FURTHER DETAILS AND/OR TO DISCUSS YOUR REQUIREMENTS PLEASE CONTACT Release ON:
Tel: 01773 306289 Mobile: 07932 088331. Email: enquies@releaseonline.org.uk

Delivery of Budget Buddies in the District of Bolsover is kindly and generously supported by: -





Registered office: 39 High Street, South Normanton, Derbyshire, DE55 2BP.

Charity No: 1155290







STRANDED? NO TRANSPORT?

Wheels to Work Derbyshire can help you!

Do you have a new job you can't get to, a job you've had for a while but struggle to travel there, or you can't get that college lift anymore? If you live in Derbyshire and can prove you're working or studying, then Wheels to Work can help with transport. If you're an employer or other agency and you know your employees are struggling – you can refer any Derbyshire person directly to us, or call us – we will happily talk through how you can help your staff.







W2W is a 'Rural Action Derbyshire' project (trading name of Derbyshire Rural Community Council) Registered in England Company No: 3320404 Registered Charity No: 1061531. Photos Kevin Percival

Wheels to Work provides transport

Moped loan or subsidised bicycle

6 Month Moped Loan includes:
Training (CBT & CBT+)
Safety Clothing
Breakdown Cover
Insurance + Road Tax

Just add fuel!

You pay £25-£30 a week for a moped.

or

We pay you £50 towards a bicycle

WHEELS TO WORK

Rural Action Derbyshire Town Hall, Bank Road Matlock DE4 3NN

www.wheelstowork.org

info@wheelstowork.org 01629 592 976

Welfare Rights Service

Helpline: 01629 531535

Monday to Friday 11am to 4:30pm

Email:

welfarebenefits@derbyshire.gov.uk

Website:

www.derbyshire.gov.uk /welfarebenefits



Community Voluntary Partners

Empower local people

Challenge and address poverty

Support Community Voice and Influence

Develop strong, sustainable and vibrant communities







Working to protect your legal rights

Call us for advice Freephone: 0800 707 6990

Specialists in: • community care

- debt employment homelessness
 - housingimmigration
 - mortgage repossession

Monday to Friday, 9.30am - 4.30pm Offices throughout Derbyshire

- **10** 01246 550674 Text Box: 0845 833 4252
- dlc@derbyshirelawcentre.org.uk
- www.derbyshirelawcentre.org.uk















Feeling stressed anxious or low?



Trent Psychological Therapy Service (Trent PTS) can help you conquer a wide range of psychological and emotional problems

Trent PTS is an independent therapy service, working across Derbyshire, funded by the NHS. We provide quick and easy access to a range of psychological therapies so that you can get the help you need, when you need it. **Our services are free of charge.**

Some of the problems we can help with:

Stress Loss, grief & bereavement Anxiety Obsessions & compulsions

Depression Sleep problems

Low self-confidence Trauma

and many more

We have clinics based across Derbyshire including Chesterfield and South Normanton with availability at some GP surgeries in North East Derbyshire. We will be opening clinics in Bolsover and Mansfield in the near future.

To access our service you need to be registered with a Derbyshire GP this will enable us to effectively coordinate your treatment. We need to receive a referral to offer you an assessment, you can self-refer online at www.trentpts.co.uk contact us by phone at our head office on 01332 265659 to have one posted out to you or ask your GP, other health or 3rd party professional for a referral pack or to refer you to us.

Trent PTS also offers FREE Couples Counselling for anyone having relationship problems and Educational Groups for stress and low mood. Please contact us for further details.

www.trentpts.co.uk 01332 265659





Very simple referral system



Rhubarb Farm is the only enterprise across Derbs & Notts that provides services to everyone with multiple and complex needs. We take ex-offenders, recovering drug and alcohol misusers, people with mental and physical ill health, people with learning and physical disability and school children struggling with their behaviour at school. We can offer high levels of support and for people with direct payments.

All who come to the Farm work the land and we help people to change and improve their lives, to learn new skills towards employment, and become more confident and independent.

Contact: enquiries@rhubarbfarm.co.uk Tel. 01623-741-210

Hardwick Street, Langwith NG20 9DR

NOTES

COMMUNITY & VOLUNTARY PARTNERS

Registered Charity 1120721 Registered Company Ltd by Guarantee 6278215

> The Tangent Business Hub Weighbridge Rd Shirebrook NG20 8RX

Tel: 01623 749730 **Email:** cvpadmin@bolsovercvp.org.uk

Website: www.bolsovercvp.org.uk



www.facebook.com/pages/CVP/397086623738928



If you would like this document in large print please call us on 01623 749 730