

## Financial Inclusion News Bulletin

14<sup>th</sup> February – 25<sup>th</sup> February

### Debt and Money

- New Report by **StepChange** reveals that over four million people in Great Britain struggling to keep up with bills and credit repayments have recently borrowed to make ends meet  
[Problem Debt & The Credit Safety Net. StepChange](#)
- **SMF** calls for banks and building societies compete with each other to bolster financial resilience and improve outcomes for vulnerable customers  
[Banking on change: Expanding the role of banks and building societies in supporting financial resilience - Social Market Foundation. \(smf.co.uk\)](#)
- **The Financial Conduct Authority (FCA)** secures changes to potentially unfair and unclear terms in the contracts of Clearpay, Klarna, Laybuy and Openpay  
[FCA secures contract changes for buy-now-pay-later customers | FCA](#)
- **Ofcom** calls for internet providers to do more to help low-income families  
[Millions of low-income families 'missing out on annual broadband saving' \(yahoo.com\)](#)
- Footballer **Marcus Rashford** has joined with **NatWest** to teach young people about money.  
[Rashford teams up with Natwest to teach money skills to youngsters | This is Money](#)
- Government decision to extend the repayment term for student loans to 40 years will leave 'most who start University straight after school still repaying it into their 60s'  
[Martin Lewis: Student loan changes amount to 'lifelong graduate tax' with grads to pay 'into their 60s' \(inews.co.uk\)](#)
- The not-for-profit specialist advice sector is facing a £17.5 million funding deficit in 2022/2023, according to new research from the **Access to Justice Foundation (ATJF)**  
<https://atjf.org.uk/financial-health-of-the-not-for-profit-specialist-advice-sector-2022-23>
- Ukraine crisis could push annual energy bills above £3,000 for millions, expert warns  
[Ukraine crisis could push annual energy bills above £3,000 for millions, expert warns | Business News | Sky News](#)

### Gambling

- **The Gambling Commission** has published further data showing how gambling behaviour is reacting to the easing of lockdown measures in Great Britain  
[Impact of COVID-19 on gambling behaviour - operator data to Dec 2021 - Gambling Commission](#)
- First Article 2 Inquest in a case relating to suicide after gambling  
[Jack Ritchie death: gambling addiction began as teenager, inquest hears | Gambling | The Guardian](#)

## Welfare and Benefits

- Government announces COVID-19 self-isolation support payments will no longer be available from 24 February 2022, and COVID provisions for statutory sick pay and ESA will cease from 24 March 2022.  
[PM statement on living with COVID: 21 February 2022 - GOV.UK \(www.gov.uk\)](#)
- Research by **This Is Money** suggests that almost half a million working families will have some of their child benefit clawed back in the next four years  
[500,000 families to lose some of their child benefit | This is Money](#)
- New analysis from **Child Poverty Action Group** shows low income families are set to face a cut of around £570 per year in social security support, as supermarket prices and energy costs surge in April  
[NEW DWP FIGURES: 3.6 million children in families on universal credit | CPAG](#)
- The DWP has confirmed that it is trialling 'new tech to match jobs to people' as part of its Way to Work campaign in 20 jobcentres across England and Scotland from March 2022  
[DWP will use £1.3m robot to find people jobs in latest Universal Credit crackdown - Birmingham Live \(birminghammail.co.uk\)](#)
- High Court dismisses judicial review challenge to decision not to extend Covid-19-related universal credit uplift to legacy benefits  
[\[2022\] EWHC 351 \(Admin\) — High Court dismisses judicial review challenge to decision not to extend Covid-19-related universal credit uplift to legacy benefits - Rightsnet](#)
- People with experience of being in debt to Government have been working closely with the **Trussell Trust and Humankind Research**, to develop ideas for a fairer repayment system  
[Four things that we learnt from working alongside people with experience of being in debt to government – and how to fix the system - The Trussell Trust](#)

## Housing

- **Shelter** warns that more renters are likely to lose their homes in the coming months as living costs continue to rise  
[14,000 renters face eviction as living costs soar - Shelter England](#)
- The number of people homeless in England is predicted to jump by a third by 2024  
[Homelessness set to soar in England amid cost of living crisis | Homelessness | The Guardian](#)
- Plan to change 'local connection' social housing rules to help domestic abuse victims to move away from abusers  
[Plan to change social housing rules to help domestic abuse victims | Domestic violence | The Guardian](#)
- **Leeds City Council** has expanded the support available to help low-income households in some of the city's coldest homes stay warm for less. Residents now have until **31<sup>st</sup> March** to apply for the green upgrades after the scheme was extended to give more homeowners time to sign up  
[New insulation offer to help Leeds homeowners on low incomes cut energy bills](#)

## Food Insecurity

- A million adults in the UK went an entire day without food last month as the cost of living rises, according to **The Food Foundation**  
[Cost of living crisis: One million adults in UK went entire day without food last month \(yahoo.com\)](#)
- Tonnes of surplus food that could be going to families is going to waste as supermarkets restrict who their suppliers can give it to, according to food distribution charities  
[Supermarkets wasting 200,000 tonnes of food that could go to needy, say charities | Supermarkets | The Guardian](#)
- Training kitchen in at **Fairshare's** Leeds Sub-Regional Centre now open thanks to the Albert Gubay Foundation  
[FullCrumb Kitchen Launch In Leeds - Fareshare Yorkshire](#)
- **The Rethink Food Academy** educational hub now open inside White Rose Shopping Centre.  
[The Rethink Food Academy educational hub opens inside former NEXT store in White Rose Shopping Centre | Yorkshire Evening Post](#)

## Other

- It's like a Library but for the kind of stuff you don't use very often e.g., DIY stuff, tools, events items, camping, holidays, gardening, cooking equipment, costumes etc.

We've saved people over 6 tonnes of carbon and £6,000 so far. Please check the Library out and borrow instead of buy to save money and the planet. Make a membership and see how the Library can help you with your project or event or just to try something you couldn't before.

Please share and tell colleagues, community groups other third sector organisations about us to help more people save carbon and money.

We're particularly useful for young families, new homeowners, people who want to do more activities but just can't afford to, new community groups or small businesses, people new to the area/country or anyone just trying to live a less carbon intensive life.

<https://www.facebook.com/BuynowtLS6>, <https://twitter.com/buynowtLS6>, <https://buynowtLS6.com/>, <https://www.instagram.com/buynowtLS6/>