



## **NEWS RELEASE – 2 October 2017**

### **For immediate release**

#### **Crosslight Advice and West Kent Debt Advice combine resources in response to growing demand for debt advice.**

Crosslight Advice ('Crosslight') and West Kent Debt Advice ('WKDA') are delighted to announce that they are combining resources to create a new enlarged debt advice service.

The enlarged organisation, operating as Crosslight Advice, will provide its in-depth, wrap-around debt and money advice service out of seven branches based in and supported by local churches in West Kent and West London.

The combination of resources will enable the enlarged organisation to fulfil a growing demand for debt advice, focusing on the highest levels of best practice, whilst spreading administrative management and regulatory costs over a larger organisation. It will enable more effective relationships with clients, regulators, funders, and referrers (particularly local authorities and housing associations).

The enlarged service will continue to build upon Crosslight's face-to-face case work model which offers an in-depth, person-focussed service to clients, the majority of whom are facing low income, long-term health and mental health problems, or complex social and family issues.

Debt advice is experiencing an upsurge in demand resulting from changes in social security provision and the increasing complexities of clients' financial situations. Evidence suggests that adults that have experienced financial difficulties are more likely to experience relationship breakdown; and children growing up in over-indebted households are more likely to be bullied at school and suffer emotionally. Over-indebted people also report negative impacts on their physical and mental health.

The combination of resources we are announcing today will enable us to help even more individuals to take control of their affairs and give them the budgeting skills they need to stay out of debt in the future through our *Money Course* programme. Importantly, our relational, long-term approach enables us to help our clients start to address some of the underlying causes of their difficulties.

Crosslight is authorised and regulated by the Financial Conduct Authority and holds the independently accredited Advice Quality Standard quality mark.

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**Notes:** On 2<sup>nd</sup> October the debt advice activities of WKDA became part of Crosslight Advice. WKDA will remain actively involved in the new service, providing funding, local accountability and strategic oversight, as well as being represented on the Crosslight governing board.

The new enlarged organisation will have:

- 7 branches with 35 partner churches
- 95% client satisfaction (based on client survey)
- over £10m debt advised on a year
- 30 budgeting workshops run a year
- 112 volunteers giving over 4000 hours a year supported by 8 staff
- 1,500 appointments and 6,700 letters sent a year

Our service has one simple aim, to help people lift themselves out of their current difficulties and get them back on their feet by;

- Advise: providing a comprehensive casework-based debt advice service
- Equip: equipping individuals and families to manage their own affairs through education and resources on budgeting and practical day-to-day money management
- Encourage: empowering individuals to address the wider causes of their financial difficulties by providing mentoring support

80% of the clients seen by Crosslight are facing 'priority' arrears (e.g. rent, fuel). 62% are in rent arrears with the possibility of eviction; 56% have council tax arrears; 41% are in arrears with their utilities and risk of being cut off. The average weekly disposable income for a client is only £1.61 after essential spending. Many face difficult personal circumstances; 35% have long-term health or mental health issues and 19% experience 'social issues' such as substance addiction.

[www.crosslightadvice.org](http://www.crosslightadvice.org)

**Crosslight Advice** is an independent, community-focused charity working to alleviate poverty caused by problem debt and lack of financial capability. Crosslight was formed in September 2009 and has to date operated out of branches in Kensington, Hammersmith, Chiswick and Twickenham.

Crosslight is supported by local churches and is part of the national Community Money Advice network of debt advice centres. Crosslight holds the Advice Quality Standard.

**West Kent Debt Advice** has been providing in-depth debt advice case work to clients in West Kent for over 15 years. Set up by local churches, WKDA has three branches in Tonbridge, Tunbridge Wells and Sevenoaks providing relationship-based, free debt advice and support.