

# Tackling the personal debt crisis in the North East: Policy roundtable and practice workshop

## Tackling the personal debt crisis in the North East

Friday 27th June 2014, 12:30 to 16:00 (includes lunch)

Education Centre, Junction Road, Norton,  
Stockton-on-Tees, TS20 1PR

Chair, Baroness Maeve Sherlock, OBE

Keynote speaker, Damon Gibbons, Centre for Responsible Credit

This event is a follow-on from the Northern Rock Foundation-funded *Debt on Teesside* action research project carried out by Durham University's Centre for Social Justice and Community Action and Thrive Teesside during 2011-13.

Since the project ended, there have been developments in the field of high cost credit, including new Financial Conduct Authority regulations; legislation to introduce a cap on the charges for high-cost, short-term credit; bans by several NE local authorities on payday loans advertising; and further expansion of credit unions. Yet still more action is needed to stop the growth of predatory lending and provide support and viable alternatives for people who find themselves locked into a spiral of unmanageable debt.

- What is the latest thinking on viable low-cost alternatives to payday loans?
- What new roles can local authorities, third sector organisations and the banking sector play in tackling the high-cost credit problem?
- What is the place of community-based money mentoring and how does it work?

This event provides an opportunity to take stock of issues in the North East and examine the potential for further developments in national and local policy and practice. We will launch two new policy and practice briefings and a recently-published book by Damon Gibbons on 'Britain's Personal Debt Crisis'.

A plenary presentation will be given by Damon Gibbons, Director of the Centre for Responsible Credit and leading UK expert on high cost credit, followed by responses from Alex Cunningham (MP, Stockton North, Labour), James Wharton (MP, Stockton South, Conservative), and Ian Bartlett (Stockton and District Advice and Information Service). This will be followed by two simultaneous meetings:

- *Policy roundtable* for MPs/MPs' researchers, local authority members and officers, and senior managers in third sector organisations;
- *Practice workshop* on financial mentoring for practitioners working in the fields of financial inclusion, welfare advice, social housing, credit unions, community development finance institutions, mental health, social, youth and community work.

**Booking:** The event is free, but booking is required. Please complete the online booking form at: <http://tacklingdebtne.eventbrite.co.uk>

**For further information contact:** Richard Wistow on 0191 334 4673 or [richard.wistow@durham.ac.uk](mailto:richard.wistow@durham.ac.uk)

**For details of *Debt on Teesside* visit:**

[www.dur.ac.uk/beacon/socialjustice/researchprojects/debt\\_on\\_teesside/](http://www.dur.ac.uk/beacon/socialjustice/researchprojects/debt_on_teesside/)

**Programme details and directions to venue** are given overleaf

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## Timetable

- 12.30 Lunch
- 13.00 Opening plenary, chaired by Baroness Maeve Sherlock, OBE
- Tackling the high-cost credit problem: the importance of local leadership*, Damon Gibbons, Centre for Responsible Credit
- The view from Teesside*: responses from Alex Cunningham, MP; James Wharton, MP; and Ian Bartlett, Stockton and District Advice and Information Service
- Discussion
- 14.00 A. Policy roundtable OR  
B. Practice workshop
- 15.30 Plenary. Ways forward—what can we do in the NE?
- 16.00 Close

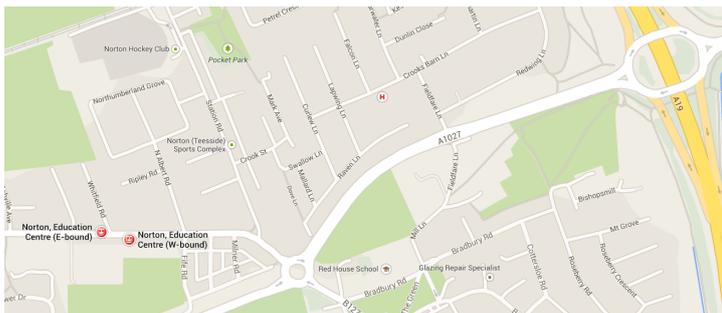
## Directions to the Education Centre, TS20 1PR

[www.stockton.gov.uk/locations/locations/educen/](http://www.stockton.gov.uk/locations/locations/educen/)

**By car:** From the A19 take the A1027 exit for Norton/Billingham. Head towards Norton, then at the next roundabout, take the 3rd exit onto Station Rd/B1274. Station Road quickly becomes Junction Road and the Education Centre is on the left

**By train:** The Education Centre is 2.5 miles from Stockton train station

**By bus:** The number 37 bus from Middlesbrough and Stockton stops on Junction Road where the Education Centre is based



**Parking** There is ample parking to the rear of the Education Centre