

Taking Action: Narrowing the Gap

Thrive's vision is to close the gap between the rich and poor, ensuring social justice and equality for all in Teesside. People living in Teesside on the margins of society continue to be supported and empowered to improve their own livelihoods, gaining the power needed to effect real, transformative change and tackle issues that have, in the past, kept them in poverty.

*“Action is the oxygen
of an organisation”*

Saul Alinsky

Thrive's Leadership Council is a meeting for the members of Thrive and is the body that makes recommendations to Thrive's Board of Trustees and implements the actions of the organisation.

The Leadership Council is currently working on: building membership – providing a mandate for action; championing a Living Wage throughout Teesside and supporting sanctioned claimants. Preparation work is also being undertaken in the run up to next Year's General Election. Thrive will be facilitating a series of Hustings events – dates will be confirmed on our website in the near future



If you are interesting in furthering the objects of Thrive and feel passionate about social justice and thus affecting change, please get in touch and sign up to our membership- united, we can make a difference..

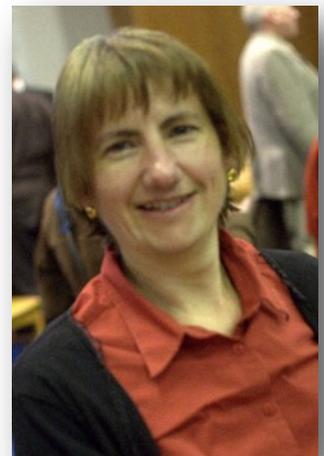
E: traceyherrington@thrive-teesside.org.uk. T: 01642 614126

A 'Thank You' to all our Volunteers

Thrive would like to take this opportunity to thank all their volunteers for their valuable contributions

Over the past several years, many of the successes of Thrive has been through the dedicated support of our community volunteers and Teesside University volunteers. Their involvement and dedication to the pursuit of social justice through raising awareness of issues affecting people living in poverty and taking direct action has been invaluable,

Thrive have logged in excess of 600 volunteer hours during the past 12 months which in monetary terms equates to approximately £6,636.



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These volunteer hours have included work such as:

- ◆ Countering negative images of people who face financial difficulty
- ◆ Addressing the lending practices of the Rent to Own sector
- ◆ Championing a Living Wage campaign
- ◆ Offering mentor support to mitigate some of the impacts of Welfare Reform
- ◆ Addressing the issue of benefit sanctions
- ◆ Increasing Thrive membership
- ◆ Developing an effective communications strategy

When asked why people would like to volunteer with Thrive, we have found that many people are interested in 'gaining experience', 'making a difference' and 'taking action'

If you are interested in volunteering with Thrive, please contact Tracey Herrington

'It is something different to what I usually do...I would like to speak out about issues that affect me and others and take action against the concept of the haves and have not's'

E: traceyherrington@thrive-teesside.org.uk. T: 01642 614126

Empowering Sanctioned Claimants Update

Thrive have a new employee, Corrina Eastwood, who has been gathering stories from local benefit claimants and their experiences of being sanctioned by JCP. By speaking to those affected by the sanctions regime, and using a questionnaire to ask key questions about the process they went through resulting in being sanctioned and the affect it had on their lives the following information has been gathered.

Being sanctioned has a huge impact on individuals financially and emotionally and can affect families as a whole, creating severe hardship on top of existing struggles. Here are some of the effects being sanctioned had on those spoke to:-



"I had to move out of my friends flat due to not being able to contribute towards the rent, I have no other family to support me"

"My relationship with my parents suffered, they relied on my money to pay for basic living expenses, it made me feel worthless"

"I had to use a food bank, there was no other option, I felt embarrassed and very depressed"

The majority of those sanctioned has been due to lack of communication with JCP advisers, not fully understanding what is expected of them, unreasonable JSA agreement that does not take into account personal issues, other reasons have included late post, JCP staff leaving voicemail messages or not updating systems when claimant has informed them of any changes. If you have been sanctioned and would like to share your experiences and receive some support, please contact Corrina Eastwood

E: corrinaeastwood@thrive-teesside.org.uk T: 01642 614126

Inquiry into the Rent to Own Sector

Members of Thrive were invited to give oral evidence at an All Party Parliamentary Group inquiry into the Rent to Own Sector. The session was chaired by Yvonne Fovargue MP and also attended by Damon Gibbons, Centre for Responsible Credit, Angela Clements, Fair for You and Linda Woodall, Financial Conduct Authority



Thrive's invite was due to a previous award winning campaign that changed some of the lending practices of the Rent to Own sector during 2011 and 2012. During this time, several productive meetings were convened resulting in two excellent and comprehensive reports from the Centre for Responsible Credit: 'Improving Practice in the Rent to Own Sector' and 'Does Increased Data Sharing Benefit Low Income Communities' alongside all three companies (BrightHouse, Perfect Homes and Buy as You View) all producing their own customer charters in response to specific 'asks' raised by customers.

Since 2012, it has been disappointing to witness that some of the commitments made by the rent to Own sector do not seem to be applicable at this present time – detrimental changes have been made, raising questions in relation to the ethos of 'responsible lending' and thus promoting this inquiry

Initially, Thrive were concerned that customers were not being told that their existing home insurance was adequate, particularly with regard to multiple agreements, and may represent better value for money. It now appears that with some of the Rent to Own sector, customers will have no choice but to take out 5* insurance or Perfect Care on every item – even if this item is bought at a cash price.

Late payment fees have virtually doubled over the last 2 years and the costs in dealing with them haven't, so levying them at this rate is felt as merely profiteering and contravening the agreements initially put in place. Furthermore, there has been an overwhelming increase in the %APR – thus consequently impacting on the cost to the customer.

Financial difficulties and debt are highlighted as an area of concern, especially when people are faced with ever increasing cost of living rises and dealing with the impact of welfare reforms. The Rent to Own sector does provide an opportunity to rent and purchase goods via weekly payments, but with a cost to the customer.

A typical example of this 'cost' is: A Hoover 11kg, 1400 spin with 58 cover cash price would cost £1,015.99 or by paying weekly (£12.50 over 156 weeks) would cost £1,950. To buy a similar Hoover washer from Argos would cost approx. £550

The finding of this inquiry will be reported in a future newsletter

Volunteers - What are we?



Sarah Louise Lennon

If someone were to ask me what it meant to be a Volunteer for Thrive or how much I enjoy it I'd give this answer: enjoyable, knowledgeable & helping to make people matter, in other words I'm back at College without all the paperwork being involved. Seriously though, Voluntary work is just that, giving up your time to help others in need.

Sure you don't get paid in money but who needs that when you gain experience or knowledge that you may not have known otherwise. For example: I didn't know so much about Poverty from another's experience until I joined Thrive, I just knew about it from my own experiences and considering I have a home over my head and a family to love me I can't exactly call that Poverty can I? More of an inconvenience if you will, looking at my other Voluntary work over the past few years I can also say the

same about that. If it wasn't for me taking those photos of the War Graves within Durham Road Cemetery then Bob, Bill or Ben may not have learnt where their Ancestor was buried.

Just as I wouldn't have found out so much about the history of Stockton-On-Tees if it wasn't for all the Volunteers that traipse around the town with their cameras or search the internet looking for information.

It's a win/win situation if you will, people get the help that they need and we receive the thanks in return.



"The Thrive Vision"

“ Thrive's vision is to close the gap between the rich and poor, ensuring social justice and equality for all in Teesside. People living in Teesside on the margins will have the support to be empowered to improve their livelihoods, gaining the power needed to effect real, transformative change ”

Inspiring Voices - Developing a Media Programme

Thrive are involved in Church Action on Poverty's (CAP) media programme. Thrive volunteers and grassroots speakers are gathering real experiences and positive life stories to give people who face financial hardship a voice thus challenging some of the negative images and stigma associated with living in financial hardship.

More often than not, people facing financial hardship and benefit dependent are portrayed in the media in a negative manner. The recent airing of Benefit Street, (now to be carried out in Stockton) is not helping. Points have been made in local media that these shows exploit people for the sake of entertainment, playing to the negative stereotypes in deprived communities.

Thrive's involvement in CAP's media programme will evidence how the voices and stories of people can be the most powerful means of challenging public attitudes to the daily plight faced by people facing financial hardship. It will also show people's positive attributes, skills, innovation and added value given willingly to their communities.

Volunteers and speakers are currently developing their skills and confidence to bring this project to life. Progress updates will be available by accessing our website and Facebook page.



Please visit

www.thrive-teesside.org.uk

Thanks and acknowledgements

Thrive was set up as a project of **Church Action on Poverty**. We are immensely grateful to Church Action on Poverty for all their work and expertise, and look forward to continuing our close working relationship with them. Thrive is now an independent charity in its own right! We look forward to continuing our work in Teesside well into the future and growing in stature, power and expertise locally. Thank you also to all of the volunteers, churches, mosques and faith groups who support our work locally. Thanks to our partners, including **Oxfam UK's Poverty Programme, Church Action on Poverty, Durham University and Teesside University**.

Support the work

Like many charities at the moment, Thrive is struggling and needs income to continue to support and empower the most marginalised groups in Teesside. If you could make a regular or one-off donation to Thrive, please contact the office.

Contact details

Thrive, Newtown Community and Resource Centre, Durham Rd, Stockton-on-Tees. TS19 0DE
Website: www.thrive-teesside.org.uk Email: traceyherrington@thrive-teesside.org.uk. Twitter: @ThriveTeesside.