

# Peer support for over-indebted people

February 2017



# The need for peer support

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# What is peer support?

Individuals who are in (or have been in) **similar circumstances** give each other **practical and emotional support** to help them deal with/ resolve situations



Elefriends.org.uk

MoneySavingExpert.com

- **Embarrassment/ fear of judgement** can lead to problems being hidden

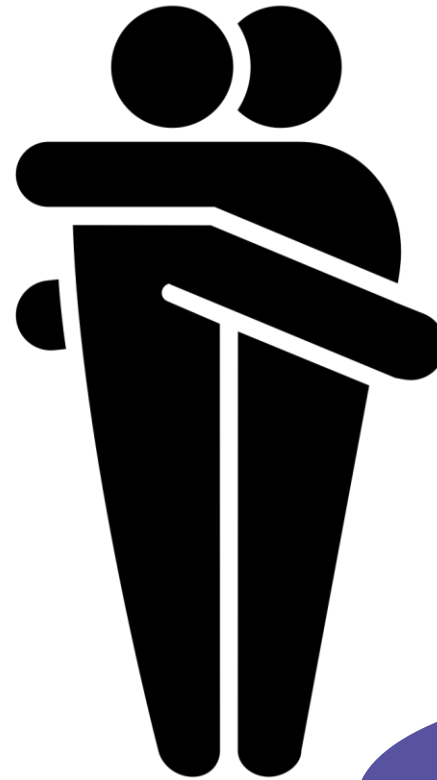


There is such a taboo around debt. No one talks about it.

I hid it from everyone, even my wife

I withdrew from my life; I wasn't socialising

- Over-indebted people found focus groups **cathartic**
- Non-judgemental discussion with people in similar situations brought **relief**



I want to thank everyone for making me feel I can talk about this. It's been a huge relief

Thank you everyone, I've learned a lot from each one of you

Speaking to you all tonight, it's lifted my spirits

- **Effectiveness** – collate evidence on effective peer-support programmes
- **Behaviour change** - understand which programmes (or programme elements) achieve objectives and/or change behaviour
- **Applicability** - understand which programmes (or programme elements) could be applicable to debt advice
- **Propositions** - develop, test and refine propositions



# What does peer support do?



# Who does peer support help?

## Martha

Debtors Anonymous



Feels the groups have  
**changed her life**  
No longer **feels alone**

## John

Slimming World



**Lost half a stone** and is  
motivated to lose more

## Jared

Debt Free Wannabe (MSE)

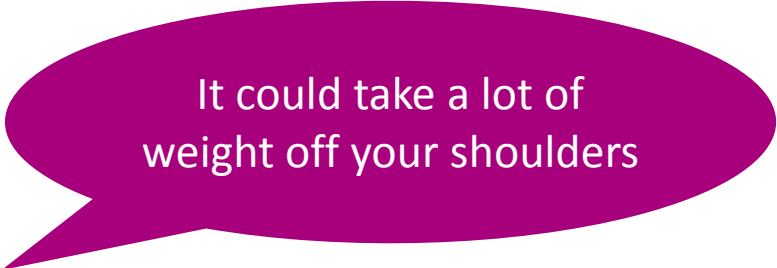


**Resolved his own issues,**  
now helps others

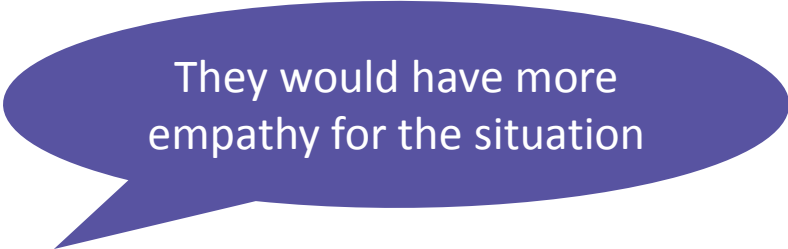


## Benefits:


- Genuine **empathy**
- Lack of **judgement**
- No '**agenda**'
- Real-life **experience**
- **Inspiration** (role modelling)



It could take a lot of weight off your shoulders



They would have more empathy for the situation



I think there would be less judgement about my situation



Experience is so important

# Developing services

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**Group activity:** In small groups take a proposition and consider the following questions:

- What are the **benefits**, for your **clients**?
- What are the **benefits**, for your **organisation**?
- What are the biggest **challenges** your service is likely to face?

# Implementing services

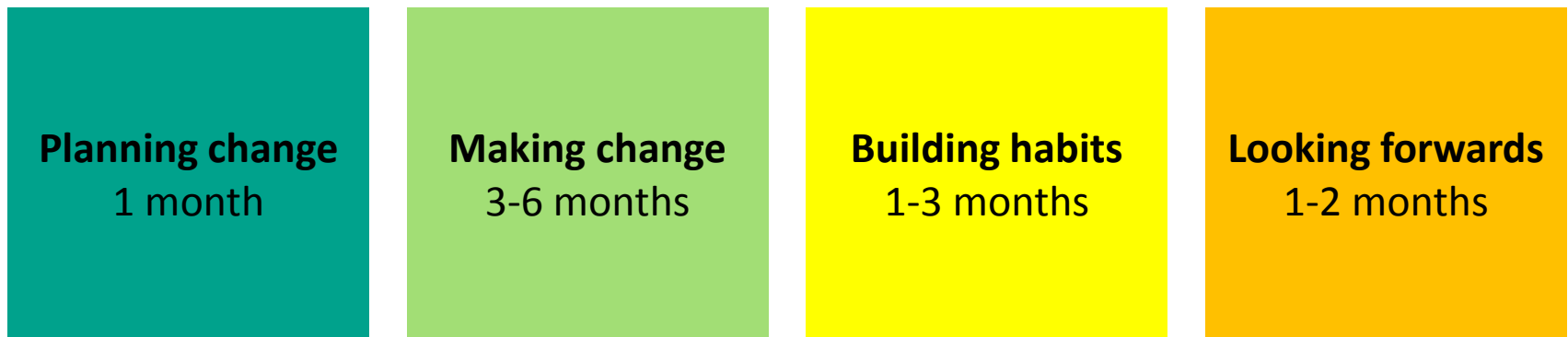
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- Pilot with **GL Communities** (Gloucester)
- Based on **peer coaching**
- Initially **recruiting four mentors** who have overcome debt problems
- Who will **support four clients** at the end of their debt advice journey
- To help them **change behaviours** and reduce likelihood of needing **repeat advice**

6-12 months depending on individuals' needs, consisting of four main phases

Individuals sign up for discrete stages, agreeing at the end of each whether they will continue to the next stage



## Planning change

Identifying a goal, building motivation to reach it and planning how to get there

## Making change

Working towards goal, rewarding successes and dealing with challenges throughout

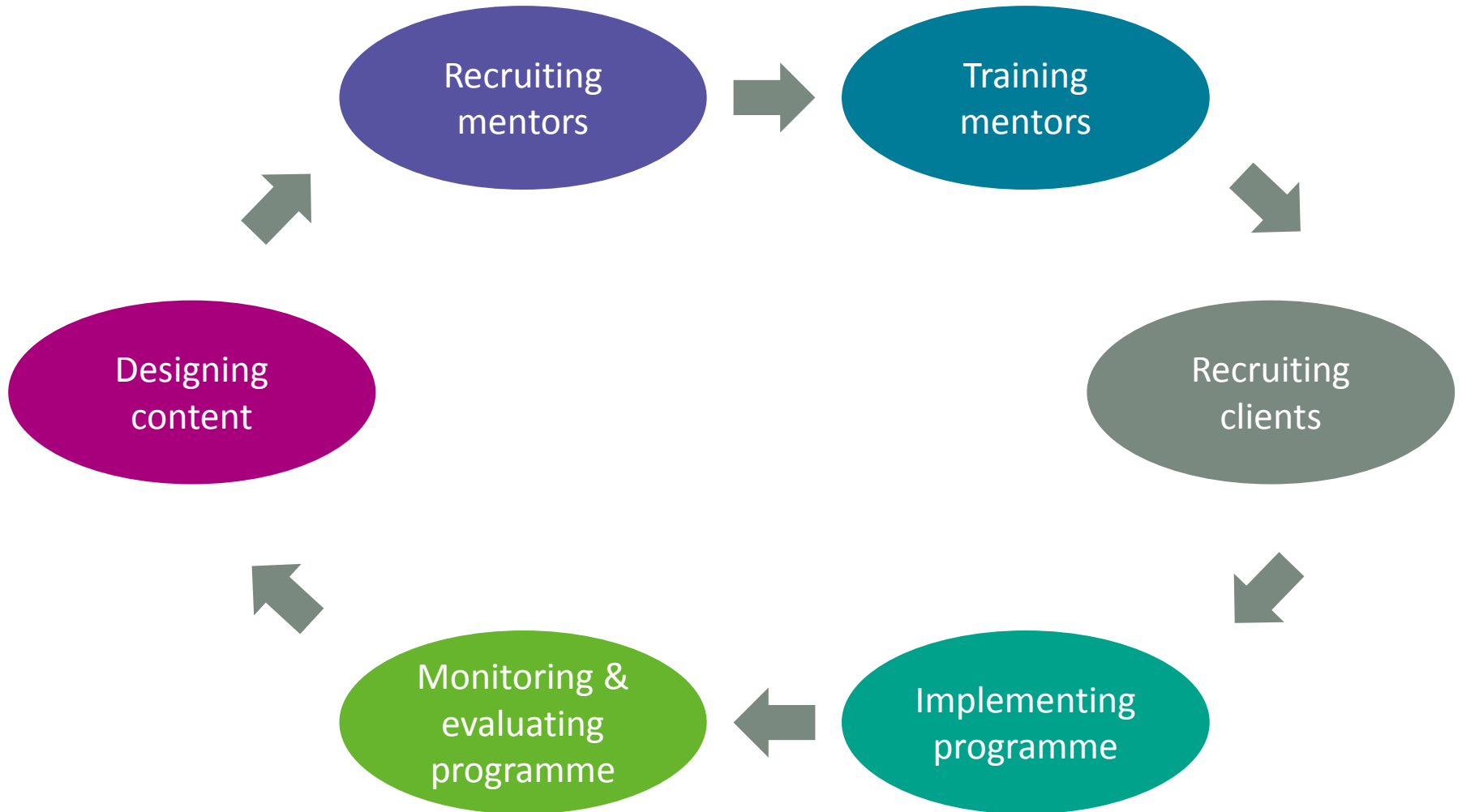
## Building habits

Making new behaviours regular and habitual

## Looking forwards

Reviewing successes, agreeing next steps and goals, identifying potential set-backs and how to deal with them

# Stages of development

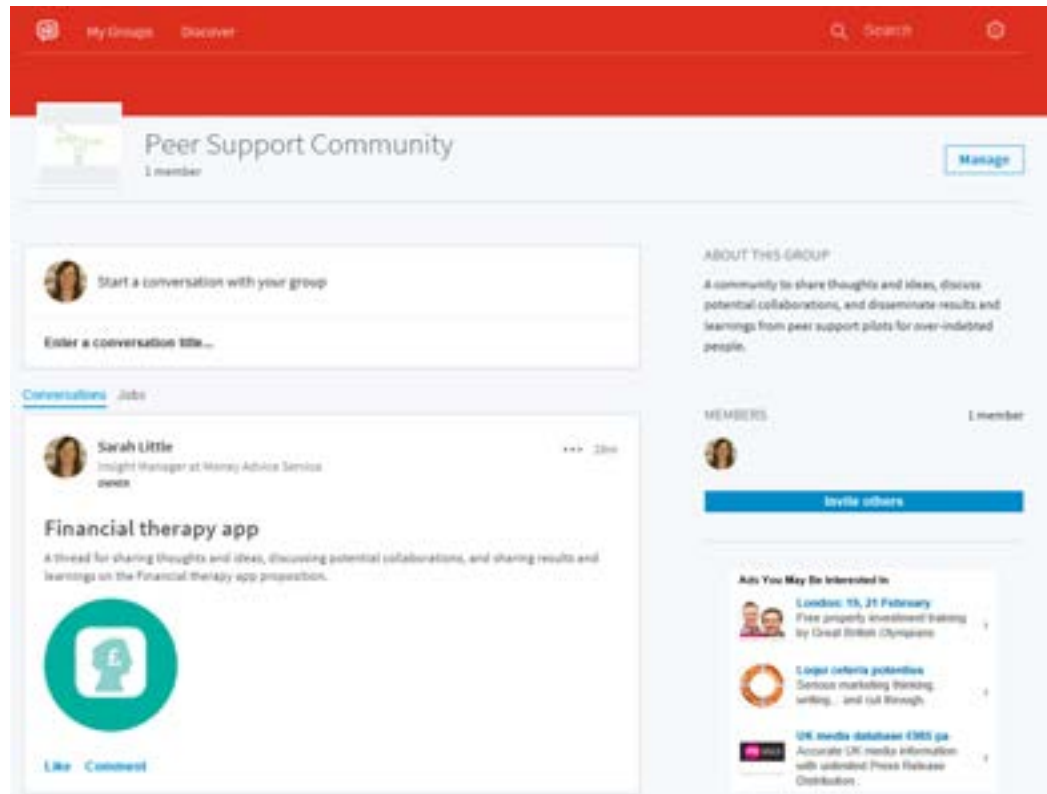




# Next steps

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Thank you