
When Access Fails: *Why People in Hardship Feel Shut Out*

Insights from community research on stigma

CleanSlate
Training & Employment

Quids in!
Money Guidance

#TakeWhatsYours Campaign

Clean Slate was commissioned by Thrive LDN to challenge poverty stigma and improve access to money and wellbeing support.

**MONEY WORRIES
POURING DOWN?**



Take cover.
Money guidance can help
us weather the storm.

Quids in!
Money Guidance

#TakeWhatsYours

**HIGH COSTS TOO
MUCH TO CARRY?**



Don't shoulder it alone.
Money support helps
lighten the load.

Quids in!
Money Guidance

#TakeWhatsYours

**DROWNING IN
BILLS?**



Grab the life ring.
Money support is there to
keep us afloat.

Quids in!
Money Guidance

#TakeWhatsYours

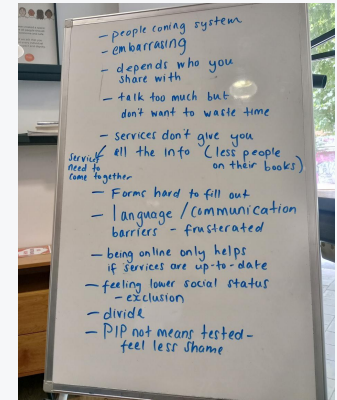
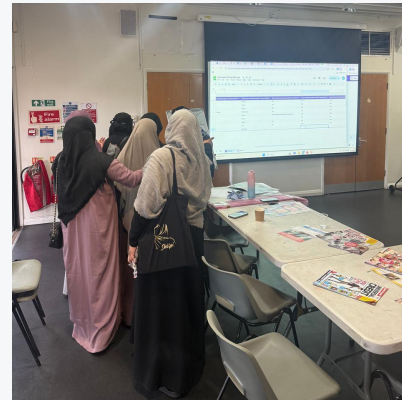
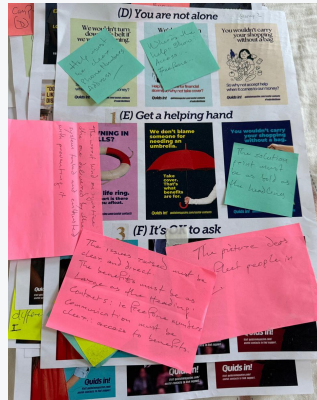
**Over £3 billion in
social tariffs and
energy support went
unclaimed last year.***

Go get a helping hand with bills &
#TakeWhatsYours

Quids in!
Money Guidance

* Policy in Practice, 2024

Community Consultations: Spotlighting Lived Experiences

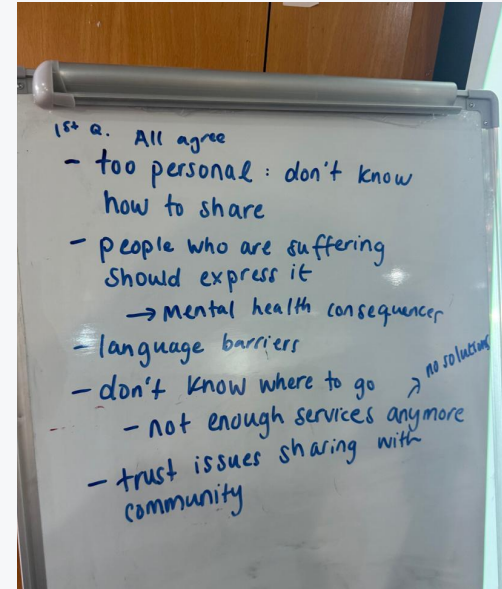
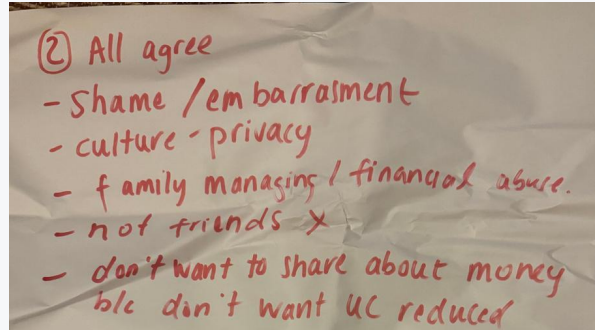
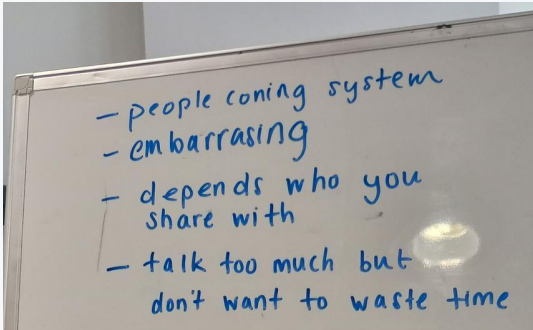


Starting Behind:

What stops people from accessing support?

Stigma:

- Shame, embarrassment
- Fear of judgment, social exclusion, gossip
- Labels: 'skint' 'loser' 'undeserving' 'con'



Starting Behind:

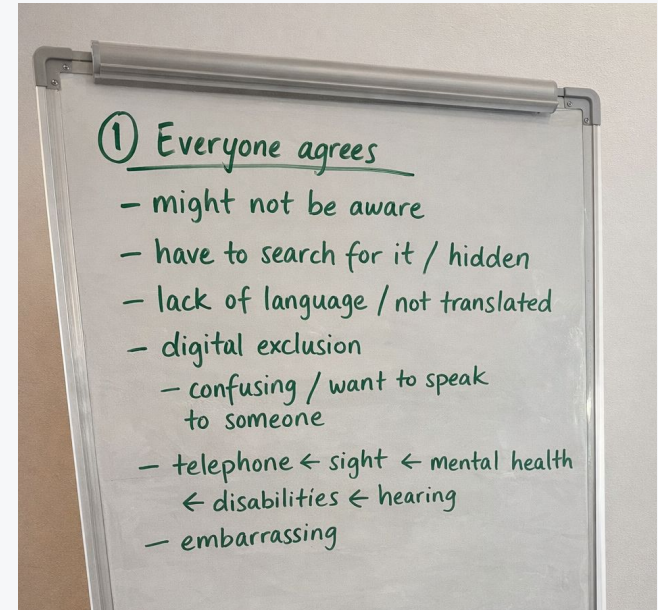
What stops people from accessing support?

Knowledge gaps:

- Not knowing what help is available
- Not knowing where to go
- Skepticism: Worse off in work/ on UC?



Mrs Begum



“Money is out there that people are eligible for, but no one tells you about it and it’s difficult to access.”

Hitting a Wall

Once they try, what makes it more difficult?

Accessibility barriers

- Language: lack of translated info
- Digital exclusion
- Dyslexia, sight/hearing impairment
- Mental health

“A lot of stuff is online, it’s confusing. I feel like giving up and I just want to speak to someone.”

System friction

- Systems too complicated/unclear
- Difficulty finding appointments
- Feel rushed out the door
- Untrained staff
- Lack of services/community spaces



Mrs Begum

Fall Out Effects

What happens when people are shut out?

Financial Consequences

- Missing out on entitlements
- Losing transitional support
- Unable to access UC Journal
- Arrears

“Mum ended up being in rent arrears six months because housing benefit didn't tell us straight away.” Ms Begum

Mental Health Consequences

- Helplessness, loss of hope
- Anxiety, depression, panic attacks
- Poor sleep



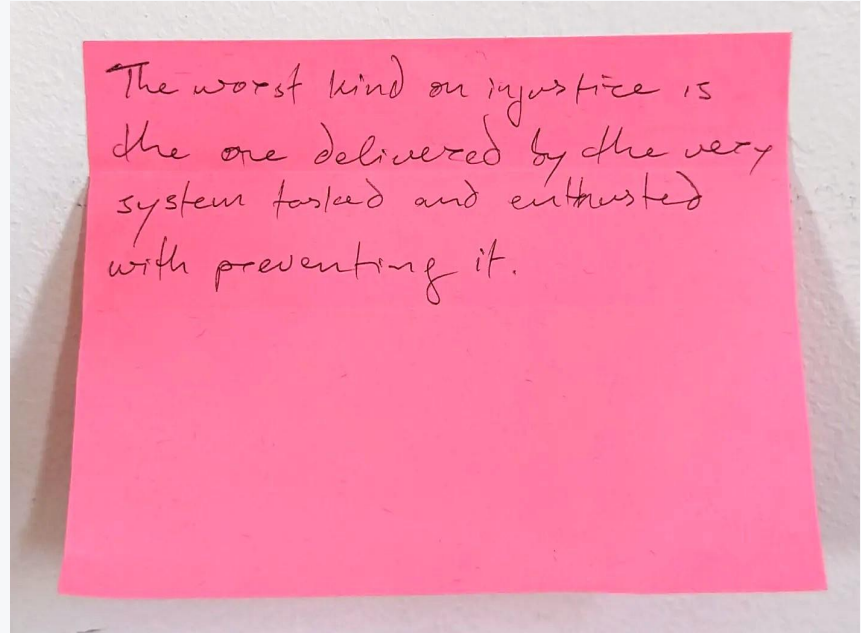
Mrs and Ms Begum

Fall Out Effects

What happens when people are shut out?

Erosion of Trust:

- Information being withheld
- The system works against you
- The very things that are supposed to help you, often make it worse
- If you go seek support you will be worse off/ lose out
- Mistrust of council or official communication



Towards Inclusion

What is needed to improve service delivery & access?

Service-level practical change:

- Clear next steps/warm referrals
- Marketing services as 'free'
- Simplify Information
- Fast call-backs
- Offline options, face-to-face
- Translated information
- Reassurance/empathy

Towards Inclusion

What is needed to improve service delivery & access?

Community-level change



Local community hubs



Community leaders taking lead
More input from the community

