



Both sides of the coin

All the talk of treatment and reintegration into society means nothing if we don't help former substance users with basic financial management, say **John Chell**, **David Mackintosh** and **Sara McGrail**

It was Victor Hugo who said 'There is nothing more powerful than an idea whose time has come'. Well few could argue that 2009 is the year when new ideas, and certainly the need for new ideas about finance – be it international, organisational or personal – have come to the forefront of debate and discussion.

It's also a time for those of us working in or alongside the substance use field to start thinking about finance – and not just about the need to secure the next contract. The link between problematic use of substances and poverty are well recognised, yet rarely do we see action to address some of the functional barriers this causes. Since the launch of the new drug strategy, the word reintegration has become part of our lexicon. Housing, training and employment are now recognised as being key elements of what helps people engage successfully with services and what sustains the gains they make.

But in many cases we have been missing a trick, something that's basic to being able to take part as an active citizen in our society. It's something most readers of *DDN*, certainly all those employed professionally in services, take for granted every single day – the need, at the most basic level in our society, for a bank account, somewhere to keep your money safe and some way of controlling it. It goes beyond this of course – how to run a household, how to deal with debt and loans, all the things often taken for granted. If you have ever tried to cash a giro, or rent a flat without a bank account you will soon find it's a need, not a nice additional extra.

It was from discussions on this subject that the Both Sides of the Coin project was born. Both Sides of the Coin is a small consortium of organisations and individuals, led by the London Drug Policy Forum and including KCA and Adfam, who want to explore the relationship between financial exclusion, poverty and substance

use and find ways of helping people tackle financial exclusion.

We started off by talking to service users, their families and people working on the coalface in the communities most affected by drug use. Even though we knew these issues were important, and we knew that financial exclusion was having an impact on our client group, we were shocked by some of the stories we were told. One man told us how, when he'd just come out of rehab, he'd had to use a pawnshop to cash his community care cheque because he didn't have a bank account or ID and couldn't access the money any other way. Out of his £850 grant to restart his life after rehab, nearly £145 went in fees for cashing the cheque.

Pauline, stable in treatment and a new mother, told us how she had initially been helped by a doorstep credit company, but that as time went by the loans she had just got bigger and bigger and she became frightened she'd never be able to pay them off. The temptation to start using on top, just to get a break from her money worries, became overwhelming and she began to dabble again. She said that what stopped her getting much worse was the local Citizens Advice Bureau. Only when she went along there, with her mum, did she realise that the debts could be dealt with – and that while the 468 per cent interest rate she had been charged was perfectly legal and the door stepping and pressure from the loan agent was fairly standard practice, she could get her life back and stop the mounting debt.

One father told us of his despair as, living on benefits himself and unable to help, he watched his son's alcohol use spiral out of control as he moved further and further into debt to illegal moneylenders. People described to us very real reductions in household income when people moved from crime to treatment. Peter, who'd been a year out of rehab and was now dealing with debts that had caught up with him from years ago, said: 'If I'd known how bad my finances would be when I gave up, I'd never have stopped using in the first place.'

To report back on our findings, share some of the thinking and look at next steps, we wanted to run a small conference for people from inside and outside the drugs field. Through the kind support of the European Bank for Reconstruction and Development, a highly appropriate venue in the heart of the City of London was secured for 23 April. An impressive range of speakers began to be assembled – but a major obstacle was encountered when we started putting the event together.

While many within the substance use field found the issue novel and challenging, some from the mainstream financial services found the concept almost beyond them. 'We don't work with people like that,' was not a unique response. However when it was explained that, if you're dealing with thousands of individuals, you most certainly do have considerable experience of working with those who have had personal or family knowledge of problems relating to drugs or alcohol, this attitude rapidly changed.

The event opened with some scene-setting, placing poverty and substance use in context, considering the broader public health picture, looking at experiences of individual users and the issues around benefits and debt.

We heard more heartbreaking personal experiences – of people who hid any letter from a bank because 'those sort of letters' are simply too scary to open, and of people who got letters from banks but couldn't read. Because of small and avoidable money problems, people's treatment either stalled or stopped. The conclusion to be drawn was that much of the money we invest in services and benefits is wasted if individuals can't access mainstream banking or benefits.

We were reminded that the surge of job losses as a result of the recession would mean for some that drug use and habits that are currently affordable might soon prove to be prohibitive and problematic.

There were sessions on the new benefit regime from JobCentre Plus and the potential benefits greater support may bring for individuals. This contrasted with a debate about the level of welfare support for people who are out of work and the realisation that most, if not all, of the representatives in the room from drug treatment services had little idea of the basic level of benefit their clients had to live on.

A look at illegal moneylending showed how it can trap individuals in poverty. There were examples of how action by the police, trading standards and advice agencies can help break this hold – did you know that a third of the victims of illegal moneylenders in London have problems either with drug and alcohol use or with mental health? And there was a presentation looking at how some banks – Barclays in this case – are working to address inclusion.

One presenter described an initiative in the Netherlands where a bank has established a specific account for people in drug services. They agree how money will be managed with the bank and then the bank enables them to access their

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funds in a sensible and measured way – meaning there's less temptation to blow wages or benefits or drugs and more opportunity to get back in control.

To help root all this in and demonstrate what practical help could look like, the valuable example of Airfootball was presented. Airfootball is a project that runs in East London and uses sport as a platform to tackle a host of issues including financial inclusion. The project worked closely with their local HSBC, who as well as being one of the sponsors of the project, also set up bank accounts for service users.

The important role credit unions can play in supporting individuals reinforced practical examples of what can be achieved. Credit unions can help people living on the margins of society with very small loans – things that banks really aren't well equipped to deal with. Unfortunately very few people know anything about credit unions or in fact very much about finance and financial exclusion – even key workers.

The day concluded with a consensus that this is an area which can benefit from development and where there are clear gains to be had working with agencies from outside our normal comfort zones. The Both Sides of the Coin initiative will continue to be developed – we know there is a need, and we know that with some really basic awareness-raising we can have a huge impact on people's ability to gain independence.

Both Sides of the Coin presents a big challenge for the drugs field – that of getting out of our silo. To work effectively we need to build links across many other areas of social policy, like housing, welfare rights, training and employment. If we only think in terms of treatment, then frankly we are failing the individuals and communities we are here to help. We need to build an awareness and understanding in policy areas, strategic planning and services, that matters other than treatment are important in supporting individuals' recovery, but also in preventing the slide into problematic use. The reintegration agenda provides a powerful vehicle for developing this work.

We need to work with banks and community finance institutions because they need help to grasp the problem. By working with them to see that not only should they seek to include our client group but that they already are, we can access and make effective use of the resources they provide, but which at present go unused. We in the substance use field need to ensure we don't forget to consider individuals' finance needs.

Substance use problems affect everyone in society, as do issues of finance. In both, it is those at the bottom of the pile who are most likely to suffer the worst negative consequences. For too long, actions in these areas have taken place in near total isolation. In the current climate this can't be allowed to continue – linking financial inclusion to work around substance use is an idea whose time has come. Both Sides of the Coin aims to improve the way we deal with this – to see better outcomes for individuals, services and our communities.

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