

## Key messages

- Don't put off dealing with debt
- Take control of your finances using budgeting and planning
- If you can't manage, get advice. There's plenty of support available locally.

## Other important messages to consider

- It's not just the unemployed who get benefits and tax credits.

## Why is it important?

- Money can be a headache. Bills piling up or falling into debt are likely to harm wellbeing. This stress could lead to sleep problems, low mood and possibly even physical illness, so remember.
- As benefits only cover basic needs, such as food and clothing, difficulties such as a broken washing machine can cause a lot of hardship to people with low incomes.
- Irregular bills can also cause difficulties – they may be difficult to pay, and cheaper ways to pay, such as direct debits or online, are not accessible to all. This can cause lots of stress and affect people's ability to cope.
- **In Camden** 23% of households have a median house-hold income of less than £20,000 a year and 28% of children are living in poverty
- **In Islington** more households in the private sector are paying in excess of 25% of their income on housing costs and private rents rising by an average of 9 - 11% a year with no signs of slowing.

## Signposting to local services and online support

Camden	Islington
<p><b>Camden Care Choices</b></p> <ul style="list-style-type: none"> <li>• The Money Matters section offers a range of advice and information on:               <ul style="list-style-type: none"> <li>○ Social care payments</li> <li>○ General information and advice</li> <li>○ Paying for care</li> <li>○ Independent financial advice</li> <li>○ Managing money, debt and bills</li> <li>○ Claiming benefits</li> <li>○ Council tax and housing benefits</li> <li>○ Advice about pensions</li> </ul> </li> <li>• <a href="http://camdencarechoices.camden.gov.uk/i-need-help-with/money-matters">http://camdencarechoices.camden.gov.uk/i-need-help-with/money-matters</a></li> <li>• You may also refer to WISH+: <a href="http://www.camden.gov.uk/ccm/content/social-care-and-health/health-in-camden/wish-plus.en">www.camden.gov.uk/ccm/content/social-care-and-health/health-in-camden/wish-plus.en</a></li> </ul> <p><b>0207 9743012</b></p>	<p><b>Money Advice</b></p> <ul style="list-style-type: none"> <li>• Islington Council's website Money Advice page signposts advice on dealing with debt and money worries and other useful contacts.</li> </ul> <p><a href="http://www.islington.gov.uk/advice/money-advice/">www.islington.gov.uk/advice/money-advice/</a></p>