

## ANTI POVERTY STRATEGY CONSULTATION

### BREAKDOWN OF MAIN POSITIVE AND NEGATIVE RESPONSES TO PROPOSALS ON THREE HIGH LEVEL PRIORITIES OF FINANCIAL EXCLUSION; CAPACITY BUILDING; AND INCREASING EMPLOYMENT

DO YOU AGREE THAT THE THREE HIGH LEVEL PRIORITIES OF FINANCIAL EXCLUSION, CAPACITY BUILDING AND INCREASING EMPLOYMENT ARE APPROPRIATE?

#### - FINANCIAL EXCLUSION

#### POSITIVE

Summary of <u>main emerging views</u> received on: DO YOU AGREE THERE SHOULD BE A PRIORITY FOCUS ON FINANCIAL EXCLUSION	
Summary of comments	Approximate Level of Support:
Agree to priority focus on financial exclusion, some pointing out should not be the only ones – see 'Other Areas' section.	34
Also agree, but caution limitations/ disadvantages of 'poverty trap', eg if three priority areas of capacity building, increasing employment and financial exclusion not tackled in equal measure could result in too much reliance on benefits, and encourage a 'dependency culture', lower self esteem, discourage entrepreneurship. Also, point out that may not be achievable given devolved administration having no control over Income Tax and Benefit levels; and inflexibility of benefits system.	16
Disagree with financial exclusion approach as could possibly increase more benefit dependency, marginalize some groups and individuals whose exclusion is not poverty related.	4

<b>Specific Financial Exclusion Target: To increase uptake of financial entitlements, eg benefits, tax credits, reliefs and discounts</b>	
<b>Summary of comments</b>	<b>Approximate Level of Support:</b>
Agree to target	<b>9</b>
<p><b>+ In addition:</b></p> <p>Agree, with some recommendations that systems should be set up/ reviews, to include:</p> <ul style="list-style-type: none"> <li>• Similar system to the Monetary Advice Budgetary Service (MABS) initiative in ROI</li> <li>• Eaga Partnership Ltd Benefit Entitlement system</li> <li>• Improvements in Pension Credit – Citizens Advice report “Its yours ... but how easy is it to Pick it Up”</li> <li>• An awareness raising media campaign</li> <li>• Review of Welfare Rights and CAB - too complex ; and/or raising levels of benefit and tax credit levels needed</li> </ul>	<b>24</b>
<b>Special Financial Exclusion Target: Reduce levels of high interest <u>DEBT</u> among low income groups</b>	
<b>Summary of comments</b>	<b>Level of Support:</b>
Agree with target, with some suggesting working with voluntary sector to encourage useage of Credit Unions; advertising credit terms and carrying out research on attitudes to saving, debt and poverty.	<b>12</b>

<p><b>In addition:</b></p> <p>Agree, and suggest some form of mentoring on debt management was needed.</p>	<p><b>5</b></p>
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**NEGATIVE**

<p><b>Summary of <u>main emerging views</u> received on DO YOU AGREE THERE SHOULD BE A PRIORITY FOCUS ON FINANCIAL EXCLUSION</b></p>	
<p><b>Summary of comments.</b></p>	<p><b>Level of Support: [</b></p>
<p>None specific.</p>	