

STOP LOAN SHARKS

Intervention . Support . Education

Helping your clients access support:

Partner survey results

How client contact has changed

Over previous years the Illegal Money Lending Team (IMLT) has had reports from Advisors/Support workers where a client has mentioned borrowing from “friends or family”.

Upon discussion with the client, the advisor has suspected that said “friend” sounded very much like a loan shark and encouraged the client to get in touch with our team or contacted us direct whilst still with the client.

Over the past five years, client engagement has moved online with some agencies no longer having face-to-face appointments. Contact is often via a helpline or a website with an automated question and answer facility.

We recently enlisted the help of partners to find out how clients are contacting them and how and when support is offered. Below is a summary of findings.



Appointments

41% of clients still contact partner agencies initially by visiting the premises. This may be after a referral from another external agency or from a separate team within the same organisation (eg. an in-house support team referral from a housing provider).

Once an appointment has been made, most clients are given meeting options:

- 77% of clients will be offered a face-to-face meeting
- 15% may be visited at their home
- Email or phone communication may be used in up to 46% of cases

Best Practice: If regular home visits are conducted, it may be worth noting if possessions are disappearing (e.g. TV or documents used for ID purposes). This may be an indicator of loan shark involvement or another safeguarding issue.

82% of partners say money issues would be discussed at the initial meeting.

Policies and procedures

59% stated that their organisation had a policy or procedure to follow if a loan shark debt was disclosed.

Many officers said that, even without a policy in place, they would ask further questions and refer to a safeguarding team or senior manager.

Best Practice: Have a procedure or policy that names a specific person who could be copied in to any loan shark queries so that reports don't ever get missed. The IMLT are happy to provide training for the Single Point Of Contact.

Try to ask the loan shark question whenever appropriate.

One partner told us: *Loan shark information is featured on our website and is mentioned during all advice interactions with clients when discussing money. Training has been provided to all relevant staff, and this is updated and maintained to ensure staff feel comfortable having these conversations.*

Best Practice: As demonstrated by the agency above, please make sure that new staff members receive Stop Loan Sharks training so they know the signs to look out for.

Some partners told us that they don't have the time to ask extra questions in order to find out if somebody is involved with a loan shark. Generally, if a client is paying a loan shark, they won't have been paying any legal creditors so they may end up in the revolving door scenario of debt advice.

Best Practice: If staff don't have time to speak with a client during a meeting slot, they could send information afterward. This could include a link to a short film explaining what a loan shark is and where help can be accessed. The IMLT is happy to provide films, leaflets and posters free of charge to help spread the anti-loan shark message. The IMLT can also provide copy for websites, tag lines for email or letters or text for publications.

What if a client declines a referral?

One respondent said: *Some of our customers are open about using loan sharks but then decline a referral for support.*

Best Practice: It's great if an agency lets the IMLT know that they're speaking with somebody who has borrowed from a loan shark in a certain area even if they decline a referral as geographically targeted awareness-raising can be carried out.

Some agencies told us that clients were afraid to engage with the IMLT. The IMLT is moving away from the terminology "report a loan shark" to "access specialist support" for loan shark debt. The best outcomes happen when IMLT support staff can talk to clients to explain options.

Best Practice: Update language from "report" to "access specialist support".

Best Practice: Suggest clients meet with your named LIAISE Officer. They can remain anonymous during this meeting if they wish.

**We'd like to thank all the agencies who took part in this research.
Everyone is doing the best jobs they can, often with limited resources.
You're all superstars!**

If you have any questions, or would like to order publicity materials or book training, contact your local LIAISE Officer or email

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