

The Executive Director of the Archbishop of Canterbury's Just Finance Foundation has called for training to be provided to help people identify neighbours and friends in financial distress amid growing concern that rising numbers of people are at risk of falling into problem debt.

Rowena Young, Executive Director of the Just Finance Foundation, writing in [The Guardian](#), said talking about how to manage money should be the 'norm' in communities with training available to help signpost friends and neighbours in problem debt to sources of support.

Measures should also be taken in the long term to reduce the reliance on high cost short term credit which too often leads to poorer customers paying for goods many times over and falling into problem debt, she added.

"We need to give communities the tools to make talking about money a norm," she wrote in an article to mark the appointment of the UK's first Financial Inclusion Minister, Guy Opperman MP.

"Like a handful of similar projects, the Just Finance Foundation, for whom I work, trains people to spot friends and neighbours experiencing financial distress, start a conversation and help them find support. These approaches should become an integral part of an effective advice sector."

Ms Young's comments were made following the publication this week of the Bank of England Financial Stability Report showing consumer borrowing rising faster than incomes - and concerns that, combined with rising inflation, a growing number of people are at risk of falling into problem debt.

In her Guardian article, she writes that in five areas of the UK, including Wales and Northern Ireland, more than half the population has savings of less than £100 and one in three has experienced a major financial shock in the last five years.

The Just Finance Foundation has successfully demonstrated how churches can provide a crucial response in breaking down the stigma of talking about money and money problems, the biggest barrier to people asking for help.

The Foundation launches the second year of the Archbishop Justin's [Mustard Seed Appeal](#) today inviting clergy to raise awareness and grow the movement through Harvest services and collections. The Foundation has engaged more than 400 churches in Liverpool and London and is expanding its work to the North East and parts of the Midlands. Its work also includes a network of savings clubs and financial education in primary schools in England.

Note to editors

Clergy resources for Harvest time can be found [here](#).

The Just Finance Foundation (JFF) oversees and continues the programmes previously initiated by the Archbishop's Task Group on Responsible Credit and Savings in partnership with the Church Urban Fund. More information on the Just Finance Foundation can be found [here](#).

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