

Welfare benefit changes & advice/support organisations

A Guide for Churches

Significant changes have taken place in the UK welfare benefit system since April 2013. These affect working age people receiving benefits &/or tax credits, as well as people with disabilities aged between 16 and 64 who were previously receiving Disability Living Allowance.

This booklet aims to:

- Summarise the main changes and some concerns regarding the impact of the changes.
- Highlight the effects that these changes may have.
- Offer ideas of how individuals, organisations and church communities may respond to the changes.
- Reflect on a faith response to the welfare changes and their effects.
- Provide contact details for Cumbria organisations providing help, advice and support.

As information changes a current version can be found at both:

www.lancasterfaithandjustice.co.uk & www.churchestogethercumbria.co.uk



A Briefing on the Welfare Benefit Changes

Significant changes have taken place in the UK welfare benefit system since April 2013. These affect working age people receiving benefits &/or tax credits, as well as people with disabilities aged between 16 and 64 who were previously receiving Disability Living Allowance.

Our country is faced with a stalled economy which is leading to a rise in repossessions and homelessness, increasing problems for the most vulnerable due to cuts in local services and a growing problem that some people who are in employment cannot earn enough to feed their families.

The Government has implemented the welfare benefit changes because it “... identified two key problems with the current system: work incentives are poor, and the system is too complex”.

It stated that the reforms aim to help people move into and progress in work, while supporting the most vulnerable, but there are grave concerns that the changes will have, and are already having, disastrous consequences for some individuals and families.

Tenants are being shipped out of their local authority, to the periphery of their cities or beyond, because their housing benefit does not cover their rent any more. Families are being uprooted because they are deemed to have too many bedrooms, but there are no suitable local properties at affordable rents.

Disabled people are threatened with benefit cuts if they do not engage in work. Vulnerable women and children are suffering as a result of cuts in local services and benefits.

The Main Changes

- Universal Credit (UC) was introduced from April 2013. It applies to those aged between 16 and 64.
- Universal Credit merges six existing benefits: jobseekers allowance, income related employment and support allowance, income support, child tax credits, working tax credits, and housing benefits.
- Universal Credit is being distributed at household level, rather than to individuals. It will now be paid as a monthly single payment administered online.
- Under occupancy: People living in rented property, who receive benefits, and are deemed to have one or more “spare bedrooms”, have had their benefit reduced by 14% for one extra bedroom, and 25% for two extra bedrooms. This has been named in the media the “Bedroom Tax”.
- For single people under 35, with no dependents, who rent from a private landlord the housing benefit component will only allow for the shared accommodation rate. This means that they will only be entitled to enough local housing allowance to cover the average cost of a single room in a shared house in their area even if they live alone.
- Benefits will be capped to ensure no one on benefits receives more than can be earned on an average wage. Couples and families cannot receive more than £500 per week; a single person cannot receive more than £300 per week.
- Disability Living Allowance has been replaced by Personal Independence Payment.
- Council Tax Benefit has been abolished and replaced by a system of localised support.

Concerns raised by the changes

- A lot of press coverage and government briefings about the welfare changes have resulted in stigmatisation of the poor and those receiving benefits, with references to “skivers” and “scroungers”. Not only is this inaccurate but it is also unjust and discriminates against those already struggling. 60% of welfare benefits are pension related and of the rest, the majority are paid to people in low paid work; only 0.7% of benefits are claimed fraudulently. See the report [*The lies we tell ourselves: ending comfortable myths about poverty*](#) from the Baptist Union of Great Britain, Methodist Church, Church of Scotland & United Reformed Church.
- The move to payment at household level rather than to individuals has been criticised for its potential to prevent women having access to resources.
- Incorporating payments for children into the Universal Credit means that child-related support will not necessarily be paid to the main carer. This has given rise to concerns that the support may be less likely to reach the children it is meant to help.
- A shift to monthly payments will be a significant change for low income families used to budgeting on a weekly basis. There is concern that many people may end up borrowing money from high interest lenders to cover the shortfall, beginning their new claims already in debt.
- Housing benefit is now included in the Universal Credit payment, with very limited opportunity for the tenant to choose to have it paid direct to the landlord. With rent money coming to the claimant, there may be a temptation or even a desperate need to use it for other items, and rent arrears may build up.

- The Bedroom tax will have a particular impact on those in a property deemed too large, some of whom may require that many bedrooms due to family circumstances e.g.
 - * *A single parent whose child/ren live with their other parent no allowance is made for a spare room for a child to stay.*
 - * *People with disabilities needing a room for occasional carers to stay overnight.*
 - * *People who through ill health have to sleep apart from their partner.*
 - * *Couples housed by councils in 2 bedroom properties because there are no 1 bed properties available.*
 - * *Households where one or more adults live in the house that are deemed not to be part of the household – this includes family members who are 16 or over.*
 - Deductions are made from the Universal Credit as they are assumed to make a contribution towards rent.*
 - * *Families housed with a room each for their children (same sex children under 16 and children under 10 regardless of gender are now required to share).*

For more information: Removal of the Spare Room Subsidy Factsheet

<https://www.gov.uk/government/publications/removal-of-the-spare-room-subsidy-fact-sheet>.

- Benefits are assumed to be administered online, regardless of a person's access to a computer. There will be limited face to face access, an issue that could cause particular issues for the elderly and those on low incomes.

What help is available?

Discretionary Housing Payments (DHPs) are specifically designed to deal with difficult cases where benefit payments do not cover the claimant's housing and basic living costs. The Government awards an amount to each Local Authority (LA) every year, but the total of this is much less than the crisis funds available under the previous arrangements. The LA can give out up to 2.5 times the value of the amount it receives from Central Government, but there is serious doubt as to whether LAs will have any resource to do this given the severe cuts in their budgets.

These grants cannot be used to cover council tax payments (there are separate grants available for this) but can be used for almost anything else – rent, rent deposits, making up benefit shortfall, cushioning cuts due to benefit changes etc. In order to get a DHP the person in need has to apply to their LA. Each LA has its own form and procedure and people may well need help in going through the process. If a LA does not use all its Central Government money in the year it is clawed back - so we should all petition our council to use its allocation well.

To get more information about how DHPs work there is a guidance document, designed to advise LAs, but which can be downloaded by anyone at:

<https://www.dwp.gov.uk/docs/discretionary-housing-payments-guide.pdf>

Council tax discretionary payments

Benefit claimants may now be expected by their local council to pay a proportion of their council tax but can apply to their council for a discretionary payment to get this written off. Again different councils have different procedures so it is worth checking up locally. Applications must be made on the form provided by the LA and must include a statement of income & expenditure – including assets, and total debts, together, as appropriate, with a doctor's letter and other relevant facts.

Claimants who are turned down or people who have been issued penalty notices for non-payment of council tax can appeal within 2 months to the Valuation Tribunal:

<https://www.valuationtribunal.gov.uk/AIForm.aspx>

The vital facts to give the Council, the Tribunal and the Court at every stage in the proceedings are evidence of financial hardship and evidence of income expenditure and debts. Bedroom tax, housing benefit caps and the £500 overall benefit cap are relevant. Doctor's letters are vital if the claimant is ill or disabled.

Where claimants have not paid, the council will apply to the magistrates for a liability order, which adds, say £70, to the arrears. It is vital that they go to the Court as there will be a council official outside ready to make a deal to pay.

What does this have to do with our churches and communities?

- These changes will have a significant impact, in all of our communities, for many individuals and families reliant on benefits while they adjust to their changed circumstances.
- It is likely that there will be increased requests for financial and other practical help made to churches and church organisations.
- It is predicted that there will be an increase in homelessness, particularly younger homeless.
- As Christians we have a responsibility both to help those in need and to challenge injustice.

Most denominations and several national church organisations have produced teaching directly relevant to this issue. For example, Catholic Social Teaching urges us to act for the Common Good, to make the Dignity of the Human Person central to all our actions and considerations and to be in solidarity with those who are struggling. Relevant recent publications from the churches include:

1. Church Action on Poverty [*Walking the Breadline: the scandal of food poverty in 21st century Britain.*](#)
2. Baptist Union of Great Britain, Methodist Church, Church of Scotland & United Reformed Church [*The lies we tell ourselves: ending comfortable myths about poverty.*](#)
3. Church Urban Fund [*The Human Cost of Welfare Reform; Hungry for More: how churches can address the root causes of food poverty*](#) & other reports: <http://www.cuf.org.uk/about/what-we-do/cufresearch>

Where changes to welfare policy are having a detrimental impact on the lives of individuals and families (even in the short term) we have a responsibility as Christians both to offer help and support and to speak out for justice.

So what could we do?

- Make these issues and their impact known. Talk to your local clergy. Take the initiative to raise awareness with groups within the local churches and community.
- The Citizens Advice Bureau is a great source of help but people may be wary of going alone so make sure you know where it is and when it is open and offer to go with people - or maybe even offer to be a volunteer there yourself. Contact other appropriate local initiatives listed later in this booklet (p.10 onwards).

- Work with other churches, faith groups and community organisations to support those struggling with and adapting to the changing circumstances.
- Find out about local agencies that can offer advice to help with budgeting and debt management and signpost/accompany people to them.
- The St Vincent de Paul Society (SVP), based within the Catholic Church, is there to help those in need. If you are not already a member how about joining? No group in your Catholic parish? - well how about starting one? Membership is open to men and women, young and old, of any denomination. The SVP only asks that members accept fully the Christian ethos of the Society and are committed to express their love of God through personal service to their neighbour: www.svp.org.uk.
- Credit unions are a great way for those who need to borrow to avoid the vast interest rates charged by unscrupulous “doorstep” and other high interest lenders, including those which advertise widely on television. The whole of Cumbria will soon be covered by a local credit union. Find out where yours is based and when they open so you can direct or take people to them – use the directory later in this booklet (p.18). Credit unions do rely heavily on volunteers so this could be another opportunity to become involved. They are also looking for church premises to open new collection points. Food banks are being developed around the county; mostly by the churches - see the directory later in this booklet (p.17). They usually offer short term support for those referred to them by other agencies - this generally includes churches as well as doctors, social services, the CAB and now even Job Centres. Some accept self-referral. Again a volunteering opportunity and a place where we hope those in need can find a friendly face and someone with whom to talk through their problems. Support your local food bank with donations too, but also speak out about what a scandal it is that their services are needed in 21st Century Britain: see [*Walking the Breadline: the scandal of food poverty in 21st century Britain*](#) and [*Hungry for More: how churches can address the root causes of food poverty*](#).
- Organisations working with the homeless e.g. Housing Justice www.housingjustice.org.uk, Depaul UK www.depauluk.org, and Shelter www.shelter.org.uk are finding greater calls on their resources and hence have greater need of our support. You could also use this booklet to find and support organisations working locally in your community.
- Petition your MP about how the cuts are affecting people.
- Share ideas with other churches and the wider community through church newspapers and newsletters.
- Pray for those who are struggling, those becoming homeless, those suffering increasing debt and all experiencing stress and anxiety due to the changes.

Advice and support on welfare changes and debt

Age UK

Provides information, services & support to people in later life

Tel: 0800 169 6565 www.ageuk.org.uk

Age UK Barrow & District Tel: 01229 831425

Lakeland House, Abbey Road, Barrow LA14 1XL

Age UK Carlisle & Eden

Client Tel: 01228 536 673 Office Tel: 01768 863618

Resource Centre, Sandgate, Penrith CA11 7TP

Age UK South Lakeland Tel: 01539 728180

17 Finkle Street, Kendal LA9 4AB.

Age UK West Cumbria www.ageuk.org/westcumbria

Client Tel: 08443 843843 Office Tel: 01946 66669

Old Customs House, West Strand, Whitehaven CA28 7LR

Citizen Advice Bureau advice offices

www.citizenadvice.org.uk Self-help online: www.adviceguide.org.uk

Barrow Tel: 01229 830367; 0844 4994132

www.barrowcitizensadvice.org.uk

Ramsden Hall, Barrow-in-Furness LA14 1XL

Carlisle & Eden Admin Tel: 01228 633909 Advice Tel: 01228 633900

www.carlislecab.co.uk

5 and 6 Old Post Office Court, Carlisle CA3 8LE

Grange over Sands Tel: 015395 33100

Upper Ground Floor Offices, Hampsfell Road Depot, Grange over Sands LA11

6BE www.cumbriaruralcab.org.uk

Keswick Tel: 017687 73472

www.allerdalecab.org.uk

Heads Lane, Keswick CA12 5HD

Millom Tel: 01229 772395

31 Wellington St, Millom LA18 4DG

& CAB Advice Buildings, St George Street Millom

Penrith Tel: 01768 891 503

2 Sandgate, Penrith CA11 7TP

Windermere Tel: 015394 46464

www.cumbriaruralcab.org.uk

1st Floor, Library, Ellerthwaite Rd, Windermere LA23 2AJ

Workington Tel: 01900 604735

Vulcans Lane, Workington CA14 2BT

Christians Against Poverty

Help and advice to those in debt

www.capuk.org; facebook.com/capuk; twitter.com/capuk

Tel: 0800 3280006

Carlisle: Elim Carlisle, 14 Spencer Street, CA1 1BG

Centre open Tues & Wed 9:30 –4:30. Home visits arranged through 0800 3280006.

Centre Manager Jill Wheatley: jillwheatley@capuk.org

Kendal: Parr St Evangelical Church, 7 Castle Green Lane, Kendal, LA9.

Tel: 07592 556573 email: kendal@capuk.org

Whitehaven: St John's Church Centre, Hensingham CA28 8QW

Centre open Wed & Thurs. Home visits arranged through 0800 3280006.

Centre Manager Julian Berkeley: julianberkeley@capuk.org

Disability Associations

Services & support for disabled people.

Allerdale Tel: 0845 1299945

Barrow & District Tel: 01229 432599

www.bdda.org.uk

Carlisle & Eden Tel: 01228 674882

www.carlisedisability.org.uk

Let Go Domestic Violence Service

Support, help & advice.

North Cumbria Tel: 01228 633640

South Cumbria Tel: 01229 582386

West Cumbria Tel: 01900 842991/2

www.impacthousing.org.uk/let-go-domestic-violence-service

Child Poverty Action

www.cpag.org.uk

Community Legal Services

Tel: 0845 3454345

Cornerstone Money Advice Service

Tel: 01228 549796

cornerstonecarlisle.org/groups/

email: info@cornerstonecarlisle.org

62-66, Denton Street, Carlisle CA2 5EH. Drop in every Monday. Range of other services including carers' club & work club. Project of St James Church.

Cumbria Law Centre

Free legal advice

Tel: 01228 515129

www.cumbrialawcentre.org.uk

Disability benefits information

www.disabilityrightsuk.org

Families with disabled children

www.cafamily.org.uk

Farm Crisis Network

Pastoral & practical support to farming people.

Tel: 0845 367 9990

www.fcn.org.uk

Furness Homelessness Support Tel: 01229 821177

Day centre for homeless people in Barrow area.

Homeless help and information www.homelessuk.org

Housing Justice Tel: 0207 9206411 www.housingjustice.org.uk

Manna House

Church initiative in Kendal. Housing, homelessness, benefits advice & support & drop in centre.

Tel: 01539 725534 www.manna-house.org.uk

National Debtline

Free confidential debt advice.

Tel: 0808 8084000 www.nationaldebtline.co.uk

Shelter Line

Free confidential housing & homelessness advice & advocacy, welfare benefit & debt advice.

Tel: 0808 8004444 www.shelter.org.uk

Welfare Rights website www.rightsnet.org.uk

Zacchaeus 2000 Trust <http://z2k.org>

To report loan sharks in confidence Tel: 0300 555222

Email: reportloanshark@stoploansharks.gov.uk

Health & Well-being: statutory sector agencies

Cumbria Partnership NHS Foundation Trust

For full details of services provided and contact details, see

www.cumbriapartnership.nhs.uk

- These include all mental health and learning disability services, community hospitals and community services such as health visiting, podiatry, physiotherapy etc. provided in community settings across the county

Direct Helpline Tel: 0800 171 2333

Anyone living with or caring for someone with mental health, learning disability, drug or alcohol issues.

A-maze Tel: 01768 245521

www.cumbriapartnership.nhs.uk/amaze.htm

Help for young people with early symptoms of psychosis.

Child & Adolescent Mental Health Services (CAMHS)

www.cumbriapartnership.nhs.uk/contact-camhs.htm

Supporting children & young people who are experiencing a range of mental health problems & working closely with parents/carers.

First Step Tel: 0300 1239122

www.firststep.cumbriapartnership.nhs.uk/

Help & support people with mild to moderate mental health problems.

CHOC: **Tel:** 0300 247247

Cumbria Out of Hours GP Service.

GPs: www.nhs.uk/services/trusts/gps/defaultview.aspx?id=89572

Information about services in GP practices across Cumbria.

GP Practices Directory of Services: www.doscumbria.nhs.uk/

Police Non Emergency **Tel:** 101

Acute Hospitals with A&E Departments

Cumberland Infirmary **Tel:** 01228 523444

Newton Road Carlisle CA2 7HY

West Cumberland Hospital **Tel:** 01946 693181

Homewood, Hensingham, Whitehaven CA28 8JG

Furness General Hospital **Tel:** 01229 870870

Dalton Lane, Barrow in Furness LA14 4LF

Westmorland General Hospital **Tel:** 01539 732288

Burton Road, Kendal LA9 7RG

No A&E; Primary Care Assessment Centre handling minor injuries.

Royal Lancaster Infirmary **Tel:** 01524 65944

Ashton Road, Lancaster LA1 4RP

Health & Well-being: voluntary sector agencies

Mind

Confidential advice & help for people with mental health problems

www.mind.org.uk

National telephone helpline: 0300 123393

Carlisle Eden Mind

Tel: 01768 899002

enquiries@cemind.org

www.cemind.org

Mind in Furness

Tel: 01229 827094

schoolstreet@mindinfurness.org.uk

www.mindinfurness.org.uk

Ulverston Mind

Tel: 01229 581578

advice@ulverstonmind.org.uk

www.ulverstonmind.org.uk

West Cumbria Mind

Tel: 01900 66518

admin@mindwestcumbria.org.uk

www.mindwestcumbria.org.uk

Samaritans

Tel: 08457 909090

www.samaritans.org

Barrow

Tel: 01229 825656

16 Harrington Street

Carlisle

Tel: 01228 544444

119-123 Botchergate

Kendal

Tel: 01539 741444

Lancaster

Tel: 01524 61666

21 Sun Street

Whitehaven

Tel: 01946 694266

23 Church Street

Minicom Service for Deaf, hard of hearing & speech impaired: 0845 7909192

Alcoholic Anonymous (AA)

www.alcoholics-anonymous.org.uk

Tel: 0845 7697555

B-eat

www.b-eat.co.uk

Tel: 0845 6341414

Supporting people with eating disorders

Bipolar UK

www.bipolaruk.org.uk

Tel: 0845 6341414

Supporting local self-help groups around Cumbria

Birchall Trust

www.birchalltrust.org.uk

Tel: 01229 820828

Offers support to survivors of rape & sexual abuse in S Cumbria / N Lancs

Bluebell Foundation

www.bluebell.org.uk

Tel: 07516556081 / 07849400315

Support for people suffering emotional distress through infertility, illness of a child, anticipation of the death of an unborn child, bereavement by death of baby, infant or child. Based in Barrow.

Borderline Counselling Services

Tel: 01228 596900

www.borderlinecounselling.co.uk

Christian counselling & training service to communities & churches across N Cumbria / S Scotland.

CADAS

www.cadas.co.uk

Tel: 01228 544140

Countywide confidential support & help with drug & alcohol issues.

Cedar Counselling Cumbria

email: cedarhouseambleside@hotmail.co.uk

Administrator Jim Wilson

Tel: 07502 106582

Volunteer counselling for couples & individuals based at Ambleside Church Centre; also available Kendal & Kirkby Lonsdale. 5 days a week. Self-referral. BACP affiliated.

Combat Stress

www.combatstress.org.uk

Tel: 0800 1381619

Ex-services support for psychological injuries & mental health problems.

Cumbria Gateway

www.cumbriagateway.co.uk

Tel: 01228 524450

Services & support for people recovering from drug & alcohol abuse.

Run breakfast club, every Tuesday 10-11am at Doves Café, Church of Scotland, Chapel Street, Carlisle - Advice on benefits, tenancy, debts available there. £1 for breakfast, but if clients have been suspended from benefits or for some other reason do not have sufficient funds to pay, will accept agency referral.

Frank

www.talktofrank.com

Tel: 0800 776600

Advice, information & support service for anyone concerned about drugs & substance misuse.

Harmless

www.harmless.org.uk/index.php

Self-harm support.

Maytree

www.maytree.org.uk

Tel: 0207 2637070

Refuge for people in extreme suicidal distress & despair.

Narcotics Anonymous www.ukna.org **Tel:** 0300 9991212

Outreach Cumbria

www.outreachcumbria.moonfruit.com **Tel:** 07896 250662

Help, advice & support to the LGBT community in Cumbria.

Overeaters Anonymous

www.oa.org

Help & support for overeaters.

Papyrus

www.papyrus-uk.org **Tel:** 0800 0684141

Working to prevent young suicides.

Rethink

www.rethink.org **Tel:** 0300 5000 927

Practical & emotional support to those experiencing severe mental illness, their carers & relatives.

SAFA

www.safa-selfharm.com **Tel:** 01229 832269

Offering counselling & support for individuals aged 13+ that may self-harm & those who support them.

Safety Net Advice & Support Centre

www.safetynet-carlisle.org.uk **Tel:** 01228 515859

Supporting children, young people & families affected by rape, sexual abuse or domestic violence.

SANE

www.sane.org.uk **Tel:** 08457 678000

Works to raise awareness & respect for people with mental illness & their families & secure better services.

SupportLine

www.supportline.org.uk **Tel:** 01708 765200

Offers confidential emotional support to children, young adults & adults.

Step by Step

Working with those recovering from addiction.

The Shakespeare Centre, Highgate, Kendal LA9 4HE

Survivors of Bereavement by Suicide **Tel:** 0789 6703757 or 0757 297 5721

Cumbria self-help organisation to meet the needs & break the isolation of those surviving the suicide of a close relative.

Unity Carlisle

Tel: 01228 882299

Drug & alcohol recovery service

www.gmw.nhs.uk/unity.html

Your Advocacy Service

enquiries@yourvoicecumbria.org **Tel:** 0300 012 0103

Independent advocacy service supporting people across Cumbria.

Carers Organisations in Cumbria

The five carers' organisations in Cumbria can provide a wide range of information, support and practical help. You can contact your local organisation at:

Carlisle Carers

Tel: 01228 542156 Email: Admin@carlislecarers.co.uk
Fusehill Medical Centre, 1st Floor, Fusehill Street, Carlisle CA1 2HE

Eden Carers

Tel: 01768 890280 Email: enquiries@edencarers.co.uk
The Office, Mardale Road, Penrith CA11 9EH

Furness Carers

Tel: 01229 822822 Email: info@furnesscarers.co.uk
Hindpool Community Centre, Nelson Street, Barrow LA14 1NF

South Lakeland Carers

Tel: 01539 815970 Email: admin@slcarers.org.uk
5 Castle Street, Kendal LA9 7AD

West Cumbria Carers

Tel: 01900 810101 Email: general@westcumbriacarers.co.uk
Maryport Resource Centre, 12a Selby Terrace, Maryport CA15 6NF

Advice and information for carers www.carersuk.org

Food Banks in Cumbria

Barrow in Furness Foodbank

Tel: 01229 343436

Visit website for ways of helping: www.barrow.foodbank.org.uk

Email: info@barrow.foodbank.org.uk

Abbey Road Baptist Church, Abbey Road, Barrow-in-Furness, LA14 5EY

Satellite banks in:

Millom: Tues 11-1pm Baptist Church; Friday 11-1pm Methodist Church

Ulverston: Ring or visit website for opening times

Carlisle Foodbank

Tel: 07512 552449

Visit website for opening and for ways of helping: www.carlislefoodbank.org

Salvation Army, Nicholas Street, Carlisle CA1 2EF

Kings Food Bank Kendal

Visit website for ways of helping & to email: www.kingsfoodbank.org.uk

Food box delivered & referrals through partners.

Collecting Points: Cumbria Fire & Rescue Service; Westmorland Gazette; Tim Farron's Office; South Lakes Foyer.

Milnthorpe Area Food Bank

Tel: 07582 166564, email: milnthorpeareafoodbank@gmail.com

Referrals through agencies and food parcels will be delivered

North Lakes Food Bank

Tel: 01900 823854 & 07502311452

Email: info@thefoodbank.org.uk

www.thefoodbank.org.uk

Usual opening times:

Workington:	The Bridge Centre, Central Square	Mon/Wed/Fri 12-2
Whitehaven:	New Life Church, Irish Street	Mon-Thurs 11.30-1.30
Cockermouth:	Lorton Street Methodist Church	Tues, Wed, Thurs 10-12
Wigton:	Methodist Church, High Street	Tues & Fri 10-2

Penrith Food Bank

Tel: 01768 866732

Email: stuart.mcphee@salvationarmy.org.uk

Salvation Army, 1 Hunters Lane, Penrith CA11 7UY

Upper Eden Food Bank

Tel: 07596 690 902

Email: mrmack@upperedenfoodbank.com;

sammiemackay@upperedenfoodbank.com

www.upperedenfoodbank.com

Referrals from agencies & food parcels delivered via them.

Windermere & District Food Bank

Tel: 015394 22569

Facebook page: <https://mydonate.bt.com/charities/windermere-district-foodbank>

Covers Windermere, Ambleside, Grasmere, Hawkshead & Grange.

Methodist Church, Main Road, Windermere: open Wed & Fri.

Credit Unions in Cumbria

Allerdale Credit Union

www.allerdalecreditunion.org.uk/home

Email: info@allerdalecreditunion.co.uk

49 Wood Street, Maryport CA15 6LD

Tel: 01900 816111

22-24 Moorbanks Road, Frostoms, Workington CA14 3XP

Tel: 01900 63642

Staff member: John Bailey

Barrow and District Credit Union Tel: 01229 870110 & 07729 412327

www.barrowdistrictcu.org.uk

1+3 The Mall, Barrow LA14 1HL

Staff member: Jonathan Balm

Carlisle and District Credit Union

Tel: 01228 594007

www.carlislecu.com

Email: development.cadcul@btconnect.com

95 Lowther Street, Carlisle CA3 8ED

Staff member: Mandy Johnston

Cleator Moor and District Credit Union

Tel: 01946 817508

www.cleatormoorcreditunion.org.uk

email@cmoorcreditunion.entadsl.com

The Council Centre, Market Square, Cleator Moor CA25 5AP

Staff member: Bernadette Cowell

Eden Save Credit Union

Tel: 01768890065

www.edencreditunion.org.uk

Email: info@edensave.com

Unit 34, Devonshire Arcade, Penrith, CA11 7SX

Staff member: Michael Westgarth

South Lakes Credit Union Steering Group

Tel: 07586 513457

www.southlakelandcu.org.uk

Email: chair@southlakelandcu.org.uk

Whitehaven, Egremont and District Credit Union

www.wedcu.co.uk

24 James Street Whitehaven CA28 7HZ

Tel: 01946 66755

The De Lucy Centre, 14-15 Market Place, Egremont CA22 2AF

Tel: 01946 828100

Staff member: Andrea Dockeray

www.abcucul.org/home

Parishes in Cumbria with S.V.P. Conferences

www.svp.org.uk

Parish	Town	Parish No for SVP Contact
St Mary	Cleator	01946 810324
St Mary	Egremont	01946 820251
St Begh	Whitehaven	01946 692342
St Benedict	Whitehaven	01946 692083
St Margaret Mary's	Carlisle	01228 522137
Our Lady & St Joseph	Carlisle	01228 521509
St Augustine	Carlisle	01228 526765
St Bede	Carlisle	01228 521704
St Edmund	Carlisle	01228 535233
Christ The King	Carlisle	01228 525632
St Catherine	Penrith	01768 862273
St Cuthbert	Wigton	016973 42379
Our Lady & St James	Millom	01229 772479
St Mary's Of Furness-	Ulverston	01229 582205
Our Lady & St Charles	Keswick	017687 72928
St Charles Borromeo	Grange-Over-Sands	015395 32731
Holy Trinity & St George	Kendal	01539 720063
St Herbert's	Windermere	015394 43402

Although parts of this booklet are relevant to people with disabilities it deals specifically with changes to working age benefits.

Further information on specific changes to disability benefits is available from the Campaign for a Fair Society

website www.campaignforafairsociety.com

Thanks are due to Miriam McHardy, Co-ordinator for Justice & Peace for the Archdiocese of St Andrews and Edinburgh; Rev Paul Nicolson from the Zacchaeus 2000 Trust; Alison Gelder from Housing Justice & Terry Brown from Southwark Justice & Peace Commission.

We know we will have missed things out of the directory and would be grateful for information about omissions or for any corrections.

To update and/or add information please contact:

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Thanks

As information changes a current version can be found at both:
www.lancasterfaithandjustice.co.uk & www.churchestogethercumbria.co.uk