

It's October, and nobody really wants to think about Christmas, yet. Already the shops are filled with Christmas merchandise, the 'pester power' begins, as does the pressure on low income families.

However, on estates and communities across Greater Manchester there's a group of businesses and people that are definitely thinking about Christmas- they are the pay day loan companies. It's around this time of year that they begin targeting vulnerable families who are struggling to cope financially.

For these families, who often live hand-to-mouth, the idea of Christmas and buying presents for their children is daunting; they are torn- they do not have the disposable income to wait until December to go Christmas shopping, yet they want their children to have what every other child has...

These are the families that are preyed on, they are offered 'an easy way to get through Christmas' a loan of maybe £100, that they have to pay back ten-fold and are still trying to pay back the following Christmas- and there the downward spiral of debt begins.

With the roll-out of Universal Credit on its way, there has already been much said on the poorest families in society facing even more debt in the future. A combination of many benefits rolled into one requires strict budgeting and managing a deficit in income, (in many cases). For families who are already living below the poverty line, this will be like lighting a litmus paper to more debt, with no easy escape route.

So what's the solution? At Home-Start we find that many families will open up to us about their financial situation because they know that we will not judge them; our volunteers work hard to empower them to make small manageable changes themselves. We work with families to manage their budgets, their household incomes, to encourage them to plan their meals- rather than rely on takeaways and convenience food which is often expensive. This is not a quick-fix solution, many families are entrenched in certain routines and behaviour and so our volunteers spend time working alongside them to make small positive changes to their and their children's lives.

We can foresee even more families needing our help with such issues as the benefit system changes, more families face a reduction in their working hours as more employers turn to zero-hour contracts, and working poor families (where the main earner is on the living wage). We want to help more families, but to do so, we need more volunteers. If you have parenting experience and could spare just a couple of hours a week to support a family, we'd love to hear from you.

To find out more please contact [www.gmhomestarts.org.uk](http://www.gmhomestarts.org.uk)

**Home-Start in Greater Manchester**