

Rundles believe that the collection of debt needs to be seen in the wider context and therefore there should be expected standards of behaviour whilst dealing with certain vulnerable groups. We acknowledge that this includes those at risk who are experiencing considerable financial hardships and our approach to collection should include an 'Anti-Poverty Strategy' especially in these times of economic recession.

Definitions of poverty tend to focus on the immediate needs of the poor. Evidence shows that, for poor people, the critical dimensions of poverty are:

- Food insufficiency and insecurity
- Unsatisfied basic needs, especially for clothing, water and sanitation
- Precarious livelihoods, leading to shortages of money to purchase necessities, including health care and education
- Lack of assets to provide a basis for secure livelihoods and safety net against insecurity
- Powerlessness and lack of self respect
- Isolation
- Vulnerability to stress and shocks

### **Anti - Poverty awareness**

*Poverty is not just an economic issue – it has direct impact of the health and well being and on the quality of life.*

*In order to identify and deal with potential vulnerable or poverty situations, we need to ensure our staff are fully educated, trained and prepared to support and advise debtors.*

*Our bailiff and customer service training programmes include:*

- *What does poverty mean?*
- *How to identify poverty?*
- *An understanding and fair approach to poverty*
- *Frontline staff 'signposting' training*
- *What information is available to debtors for support*
- *Which community agencies we work with for debtor support*

### **Working with Local Authorities**

*We believe in strong links between our clients and community agencies to combat poverty and work to ensure debtors receive a fair and transparent service. We therefore put great emphasis on working with our clients and adhering to their anti-poverty strategies. This process is key to implementation of our client contracts, working together to understand the requirements and boundaries of the service we provide.*

*The client's anti-poverty strategy will always be communicated to all frontline staff and will take precedence over any of our own strategies or policies.*