

ACTIVISTS' CORNER

John Bird has taken his fight for an end to social exclusion into the House of Lords with his Credit Worthiness Assessment Bill

John Bird, our founder, campaigns tirelessly to dismantle poverty. In June, he launched the Credit Worthiness Assessment Bill for fair access to credit. The bill seeks to ensure that lenders and other credit service providers are obliged to take rental and council tax payment data into account when assessing a person's credit worthiness. The bill is about fairness and inclusion, with the potential to support the UK's 11 million private renters.

"Generation rent has been hit hard and they deserve fair access to credit," he says. "We want to empower more people to get on in life.

"Rather than continuing to struggle to put sticking plasters over the country's growing social problems, The Big Issue has championed stronger government intervention to prevent poverty from occurring."

Big Issue Invest – the social investment arm of The Big Issue Group – has already tested this approach in the social housing sector to tackle financial inclusion.

The Rental Exchange scheme, a partnership between Big Issue Invest and Experian, has shown that 80% of tenants see their credit score rise once included in the initiative.

Lord Bird has also been demanding that poverty prevention is put at the heart of all government departments, with a dedicated poverty prevention unit taking the lead.

"We know that prevention pays off," he says. "We know that when money is spent on prevention, it reaps enormous benefits."

And he continued his quest by writing to the editor of the Financial Times, asking if the government was investing our money in the best way, and why funds that could be used to prevent poverty are instead only poured into emergencies, cures and coping mechanisms.

The rise of street homelessness has also been at the forefront of John's awareness-raising work. In an article published by the Guardian, John held the cuts caused by austerity accountable for the rise of vulnerable people living on the streets.

"Welfare cuts have had an impact, but I think the real thing that has hit is the removal of support for local authorities ... councils have then cut back on support for those working with the most dispossessed."

He pointed out that mental illness was disproportionately prevalent among the rough sleeper community.

In September, John told the House of Lords about his experiences, as a teenager, of going to prison for stealing a bike and then again for stealing £5.

"We have a prison population full of people who have failed at school. I failed at school, as did most of the people I knew

in prison. When I go into a prison, I ask a simple question: 'How did you do at school?' Virtually all – 80% – of them will say, 'I failed at school.'"

Understanding the root causes of poverty, and changing our collective approach so that the most vulnerable people can be supported before it's too late, is vital.

You can stay updated on John's work by reading his weekly magazine column in The Big Issue, or online @johnbirdswords, or by signing up to our monthly e-newsletter at: www.bigissue.org.uk/newsletter.

To walk in solidarity with Big Issue vendors, you can sign up to The Big Night Walk. The 13-mile nighttime walk through central London will take place in March next year. Turn the page, for more information.

