



BARROW CADBURY TRUST

POLICY AND COMMUNICATIONS OFFICER - FAIR BY DESIGN

Background Information

The [Barrow Cadbury Trust](#) is an independent charitable foundation seeking a just and peaceful society which recognizes the equal value of all people. Largely working in partnerships with others, we use all our resources – our grants, our people and our name - to bring about structural change, thus increasing social justice and equality. FBD is run by the Barrow Cadbury Trust but please note it is not a grants programme. FBD is funded by a range of funders, including the Barrow Cadbury Trust.

[Fair By Design](#) (FBD) is dedicated to ending the extra costs of being poor. The poverty premium means poor people pay more for life's essentials, such as:

- energy, through expensive tariffs and pre-pay meters;
- loans and credit cards with high interest rates; and
- higher insurance premiums for living in deprived postcodes considered higher risk.

A short summary document that explains the nature of the poverty premium, as well as some of our research, can be viewed [here](#).¹

FBD consists of two workstreams:

- **A policy and advocacy programme which works with regulators, government and businesses to design out the poverty premium. This is run by the Barrow Cadbury Trust and the subject of this recruitment.**
- A Venture Fund, which provides capital to help grow innovative ventures developing products that make markets fairer. This fund is managed by Ascension Ventures.

A Steering Group provides overarching direction for both the Venture Fund and Fair by Design.

FBD tackles the root problems that lead to the poverty premium:

- A belief that a market based on competition benefits all consumers.
- A disconnect between policymakers and people's lived experiences of poverty.
- Poverty premium issues falling into the gap between social and regulatory policy.
- A lack of ownership of poverty issues that sit between social and regulatory policy.

¹ <https://fairbydesign.com/policy-advocacy/>

FBD works at the interface of regulatory and social policy. This includes:

- Undertaking research and advocating for change, working in partnership with others who share our aims.
- Developing practical policy proposals and encouraging good practice.
- Collaborating with regulators, government and industry to design out the poverty premium – placing people with lived experience of poverty at the heart of regulatory and social policymaking.
- Focusing on ‘fixing the system’ rather than ‘fixing the people’ via our core work on inclusive design.

Example achievements, since launching as a new programme in late 2018 include:

- Launching our flagship inclusive design guides – enthusiastically welcomed by those with the power to make the changes we need to see e.g. Ofgem, Financial Conduct Authority, Competition and Markets Authority and Payments Systems Regulator.
- Placing experts by experience at the centre of work to address the poverty premium, including providing (for the first time) lived experience sessions for the Payment Systems Regulator (on access to cash) and Institute and Faculty of Actuaries (on insurance).
- With our allies, successfully making the case to government to extend the Warm Home Discount Scheme, worth £1.9bn of support over 4 years to over 3 million households.
- Successfully making the case to government for a new No Interest Loans pilot with a commitment from the Treasury of up to £3.8 million.

We are looking for a talented individual to join our team. Using your communications and public affairs skills you will help us to achieve our mission of eliminating the poverty premium by 2028. We will be looking for you to play a significant role in ensuring our communications are persuasive and impactful and that our messages are heard by those in power. As part of a small team, flexibility is key and you will also be responsible for our internal communications and team support, from providing the secretariat to our Steering Group and supporting our evaluation work, to diary and event management.

We have a strong commitment to diversity, equity and inclusion and we encourage applications from people with personal experience of the social justice and human rights issues we seek to address. Personal experience of the impact of the poverty premium would be welcome.

At Barrow Cadbury Trust we are values-based in all that we do. The Trust’s vision is of a just and peaceful society which recognises the equal value of all people. At FBD you will play an important role in helping to achieve this.