

Report to Cabinet
12 September 2012
Report of Head of local neighbourhood services
Subject Financial inclusion strategy

Item

5

KEY DECISION

Purpose

To consider and approve the council's refreshed financial inclusion strategy

Recommendation

To approve the council's Financial Inclusion Strategy 2012 - 2015

Corporate and service priorities

The report helps to meet the corporate priority "a prosperous city" and the service plan priority to review the financial inclusion strategy priorities in light of the welfare reform changes, the commissioning of debt and general advice services and opportunities for a living wage initiative

Financial implications

The actions that arise from this report will be met from approved budgets

Ward/s: All wards

Cabinet member: Councillor Waters – Deputy leader and resources portfolio holder

Contact officers

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Background documents

None

Report

1. In 2009, the council adopted a financial inclusion strategy which identified six key themes, these being:
 - income maximisation
 - access to free money advice
 - increase access to financial products and services
 - improve the way people manage their money
 - increase access to affordable credit
 - working more collaboratively
2. Since that time a range of activity has been put in place around these six themes.
3. However, the intervening period has seen considerable change including:
 - the credit crunch occurring and the country dipping into recession
 - increasing levels of unemployment, particularly in young people, with many experiencing this for the first time
 - following the recession a period of flat or limited economic growth and the UK entering a further period of economic contraction and recession leading to uncertainty of employment.
 - government policy impacting on some of the most vulnerable residents in the city with changes to the welfare benefits system, legal aid and proposed changes to tenants' rights in social housing.
 - the public sector facing reduced resources and budgets to invest in front line services at a time when there is a greater demand on them.
4. It is therefore timely to review and refresh the strategy to take into account:
 - the impacts of changes to the benefits and welfare system will have on those residents in need or who are vulnerable; and
 - the resources available to the city council and its partners to respond to these issues.
5. The strategy follows the new council operating model with a greater focus on the council's leadership role to shape and influence service delivery collaboratively rather than by funded project activity. The revised strategy can be found at appendix 1.
6. This strategy incorporates the day to day services that the council provides that contribute to greater financial inclusion as well as the work carried out with other Norwich organisations and partners.

Strategic priorities

7. In 2011 cabinet endorsed an evidence based approach to the commissioning of debt and money advice services from the third sector. This was developed through a joint needs assessment undertaken collaboratively with providers and partners (summary at appendix 2).

8. This piece of work was designed to guide the commissioning of the council's debt and money advice services. It also provided a benchmark of the changing level of need across the city. This analysis has helped shape the strategic priorities of the refreshed strategy.
9. This needs based assessment identified significant issues of deprivation, debt and poverty in some parts of the city. It also provided local evidence to indicate the known link between debt, poverty and poor health, particularly mental illness.
10. The needs assessment has helped identify the following themes:
 - the provision of free debt and money advice
 - maximising income
 - reducing fuel poverty
 - promoting and encouraging affordable credit
 - providing young people with employment opportunities
 - living wage
11. A work programme based on these themes will be developed on an annual basis to include costs, anticipated outcomes and to incorporate all council services that contribute to the objectives.
12. With reduced Government funding provided to the council and the impacts that will arise from the Welfare Reform Act 2012, the scale of change the city faces is significant. In April 2013, the final changes to welfare benefits for housing and council tax benefit will be implemented.
13. For these reasons although the strategy is designed to cover the period 2012 - 2014, the priorities identified in the strategy will be revised on an annual basis and the strategy as a whole will be fully reviewed in conjunction with partners by March 2014.
14. During 2012, scrutiny committee will be investigating deprivation, inequality and welfare issues that Norwich residents experience and this further detailed work they undertake can inform this wider review.

Integrated impact assessment



NORWICH
City Council

The IIA should assess **the impact of the recommendation** being made by the report

Detailed guidance to help with completing the assessment can be found [here](#). Delete this row after completion

Report author to complete

Committee:

Cabinet

Committee date:

12 September 2012

Head of service:

Bob Cronk

Report subject:

Financial inclusion strategy

Date assessed:

Description:

	Impact			
Economic (please add an 'x' as appropriate)	Neutral	Positive	Negative	Comments
Finance (value for money)	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	The strategy uses an evidence based approach to ensure the resources that the council, and partners provide, are targeted as far as possible
Other departments and services e.g. office facilities, customer contact	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	
ICT services	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
Economic development	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
Financial inclusion	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	This is the revised strategic framework for financial inclusion and sets out a set of priorities based on need, the changing working environment and the resources available to the council
Social (please add an 'x' as appropriate)	Neutral	Positive	Negative	Comments
Safeguarding children and adults	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	Increased levels of indebtedness which are not resolved or are resolved less quickly may result in families being financial excluded and therefore children being more vulnerable and therefore at risk. Ensuring vulnerable and indebted families are supported with access to free advice and information services for debt and money issues, and other services that contribute to greater financial inclusion, will contribute to reducing this risk

	Impact			
<u>S17 crime and disorder act 1998</u>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	There is evidence to indicate that in some individuals, economic deprivation and increased indebtedness can lead to a path into crime. The services proposed within the strategy will contribute to reducing this risk.
Human Rights Act 1998	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	The life chances or individuals who are already socially and financially excluded are reduced. The institute of fiscal studies have previously indicated that the continuing financial climate will result in a greater number of families and children being in poverty. The services proposed within the strategy will contribute to reducing this risk. .
Health and well being	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	The strategy identifies vulnerability within residents and indicates priorities which if resources become available, can be targeted and will contribute to the health and well being of these residents
Equality and diversity (please add an 'x' as appropriate)	Neutral	Positive	Negative	Comments
Relations between groups (cohesion)	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
Eliminating discrimination & harassment	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	

	Impact			
Advancing equality of opportunity	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	The life chances or individuals who are already socially and financially excluded are reduced. The institute of fiscal studies have previously indicated that the continuing financial climate will result in a greater number of families and children being in poverty. The services proposed within the strategy will contribute to reducing this risk.
Environmental (please add an 'x' as appropriate)	Neutral	Positive	Negative	Comments
Transportation	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
Natural and built environment	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
Waste minimisation & resource use	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
Pollution	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
Sustainable procurement	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
Energy and climate change	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
(Please add an 'x' as appropriate)	Neutral	Positive	Negative	Comments
Risk management	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	

Recommendations from impact assessment

Positive

The actions that arise from this strategy will contribute to improving the life chances of many socially and financially excluded individuals across the city. Whilst the resources across all providers are reduced, greater collaboration, targetting by using a needs based approach and focussing on those most in need which are concerstones of this strategy and will contribute to mitigating the impacts of these issues.

Negative

Neutral

Issues

Financial inclusion strategy 2012 - 2015

Forward from Cllr Alan Waters

The right to social security, particularly during an economic recession, is the measure of a civilised society. The council is committed, through the services it provides and in collaboration with partners and other agencies to doing all it can to ensure that people in Norwich get the support and resources they need during times of hardship and uncertainty.

At a time of growing poverty and inequality, this report gives a summary of how the council are responding to a very difficult economic and political landscape. The Financial inclusion strategy is not an 'add on' to the work of the council, it is at the heart of the council's corporate priorities. What we do as a council includes benefits services; economic strategies to help young people into employment; housing investment to reduce fuel poverty and provide decent affordable homes; campaigning for a 'living wage' to improve quality of life and get more money circulating in the local economy; grants to partner organisations to, for example, fund access to affordable credit and money advice through credit unions.

Ultimately, though, we need a fundamental change in Government policy. Cutting the Welfare State – from which we all benefit as citizens – carries a heavy cost both for individuals in terms of damaged lives – including poorer health and educational attainment - and society in terms of greater inequality; social stress and poorer economic performance. The recent round of Welfare benefit changes – affecting the young and old; those in work, those seeking work; sick people, pensioners, young families, those with disabilities – will take over £11million out of the Norwich economy once fully implemented. More and deeper cuts are currently being considered by the Government.

As a council, we will do all we can to argue the case for strong welfare provision. There is no substitute for proper state funding. The growth of charitable endeavours like food banks, whilst a good example of the importance and role of the voluntary and community sector, are a measure of our failure as a society in meeting the needs of our fellow citizens, not of success in tackling poverty and hardship.

Finally, I would like to thank all the partners we have worked with over the past year to help shape and update the council's financial inclusion strategy. It is a partnership we look forward to continuing and strengthening into the future.

Councillor Alan Waters, Deputy Leader and portfolio holder for resources.

Introduction

Norwich is a tale of two cities, with a vibrant and dynamic city centre boasting a nationally recognised cultural and retail offer, but with significant levels of extensive levels of poverty and social isolation in some of its communities.

Norwich City Council has therefore championed the needs of vulnerable and excluded people in the City over many years. In 2009, the Council adopted a financial inclusion strategy. Given the changes that have occurred in the operating environment since its publication it is now timely to refresh this.

In the last three years we have seen a credit crunch, a double dip recession and a period of limited economic growth. Government policy change has also impacting on some of the most vulnerable residents in the city. Changes to the welfare benefits system, legal aid and proposed changes to tenants' rights in social housing will affect people in varying degrees.

In a changing landscape this new strategy must reflect trends in the Norwich economy, resident's needs and the resources available to the city council and its partners to respond to these issues.

Norwich facts and figures

In January 2012 cabinet agreed to develop a needs and evidence based approach to the commissioning of its debt and money advice services and working with partners and providers, a needs assessment was developed.

This has identified the following fact and figures about Norwich:

	Norwich	East of England	England
Life Expectancy ¹	77.8	79.6	87.6
Earnings ²	£11.30	£13.28	£12.69
Unemployment ³	4.3%	3%	3.8%
Child Poverty ⁴	30%	16%	19.2%
Debt ⁵	12.5	6.6	6.5
Fuel Poverty ⁶	17.5%	16%	16.4%

Aim of the strategy

"To promote collaborative working to help alleviate poverty In Norwich"

Objectives

- improve people's financial well-being and reduce inequalities of participation and opportunity

¹ ONS Life expectancy at birth and at age 65 by local areas in the United Kingdom, 2004–06 to 2008–10

² Per hour earnings for Norwich Residents (August 2012 Norwich Economic Barometer)

³ JSA claimant count (August 2012 Norwich Economic Barometer)

⁴ Joseph Rowntree 2011 % of children in poverty

⁵ New Debt Relief Orders – rate per 10,000 population

⁶ DECC – Annual Report on Fuel Poverty 2012

- positively change behaviour to help introduce more sustainable lifestyles
- provide good quality advice information or advocacy services in order to promote access to justice for under-represented groups.

Themes

In order to meet the aim and objective of the strategy, activities will be developed to focus on the focus on the following six themes:

Theme 1

Provision of free debt and money advice

The debt and money advice needs assessment identified that free to access advice is a key priority and the council is committed to ensuring that the right support is provided to people on low incomes through good quality information and advice.

This will be achieved by:

- awarding two grants to voluntary sector organisations for the period October 2012 to March 2014 for free debt and money advice services to Norwich citizens.
- the council's money advice team continuing to provide high quality debt and money advice to council tenants and by offering pre-tenancy courses focusing on financial capability
- The council working to identify financial products that will assist council tenants in the management of their benefits and rental commitments following the introduction of universal credit

Theme 2

Maximising income

Norwich suffers significant levels of income deprivation due to lower than average wage levels and high numbers of families who are benefit dependent. It is important that families and vulnerable individuals have access to information and advice to access the welfare benefits that are available to them.

This will be achieved by:

- award two grants to voluntary organisations for the period October 2012 to March 2014 that will help maximise income for Norwich citizens.
- working with partners to explore ways to support residents in need
- mitigating, where possible, the worst impacts of the localisation of Council tax

Theme 3

Reducing fuel poverty

With an increasing number of household's seeing their income reduce and a higher proportion of income being used to heat homes, we will be looking to target the support that is available across the council to reduce these costs.

This will be achieved by:

- developing a programme of works throughout the year aimed and improving the fuel efficiency of council properties
- developing a number of initiatives, following the adoption of the council's affordable warmth strategy, through the year aimed at efficient use of heating systems in all residential properties in the city
- continuing to promote the Warmfront programme of grants through to the programme's completion
- the private sector housing service investigating the provision of home improvement loans to address excess cold hazards in properties

Theme 4

Affordable credit

At a time of reducing income, individuals become more at risk to the inducements of legal and illegal money lending. By supporting affordable loans the council can give people helpful alternatives that don't result in a spiral of debt.

This will be achieved by:

- supporting the local credit unions in their continued development. The three community credit unions following closer working are considering a merger to provide a more sustainable business base
- assisting in the development of new financial products that reflect the needs of vulnerable people in the city. This will be achieved by working in partnership with credit unions and other partners
- continuing to highlight the dangers and pitfalls of using un-licensed loan providers, loan sharks or high charging legal money lending providers

Theme 5

Providing young people with employment opportunities

The demographics of Norwich show that the greatest problems regarding unemployment will fall on young people. Where possible the council will, in conjunction with its partners, explore ways it can help young people access training and employment.

This will be achieved by:

- the continued promotion of LEAP (Learning, Employment and Accommodation Project) as a council partnership project
- continuing the development and project management of Building Futures in Norwich which requires contractors working on NCC/HCA housing contracts to recruit new entrants to the labour market
- implementing new strategic agreements requesting our contractors employ apprenticeship workers for at least the duration of the contract and work closely with young offenders wherever possible.

Theme 6

Living wage

There is a growing recognition that a living wage, which is defined as the income required to maintain a safe and decent standard of living and having the ability to save for future needs, should be an aspiration that the council can promote and encourage. A number of cities have implemented living wage initiatives including London, Glasgow and Brighton.

As well as being beneficial to employees, a living wage brings benefits to employers through increased employee productivity and reduced staff turnover with resulting recruitment costs and beneficial effects on the local economy.

This will be achieved by:

- exploring in conjunction with employers and partners how a living wage initiative can be developed in Norwich
- working towards how a living wage can be incorporated into the council's front facing contracts as they are re-let
- developing strong partnerships across the city to develop a broad based support and recognition for a living wage in Norwich

Action Plan

A work programme has been developed including costs and anticipated outcomes. As well as including project based activity, the action plan incorporates all council service delivery that contributes to the various objectives (appendix 3).

Given the scale of change the city faces, these priorities and the activities that arise from them, the debt and money advice needs assessment will be revised on an annual basis. This will be used to review this strategy on a similar basis.

Acknowledgements

Norwich City Council would like to thank the following organisations for their time and contribution to the council's financial inclusion work and in particular the development of the debt and money advice needs assessment which has provided much of the evidence base for this strategy:

Age UK Norwich

Money Advice and Budgeting Service

Norfolk Community Law Service

Norfolk County Council

Norwich Charitable Trusts

Norwich Clinical Commissioning Group

Norwich and West Norfolk Citizens Advice Bureau

Contacts

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Norwich debt and money advice needs assessment 2012 – summary

Discussions with providers and partners have identified a number of important issues which, when cross referenced with quantitative and qualitative data and information, start to indicate likely priorities for debt, money and advice needs in Norwich, as well as certain gaps in current provision.

Whilst these do not necessarily identify specific activities that should or will be funded, they do identify where pressures on services are starting to occur and which may get worse over time.

Priorities

- Dealing with debt, debt repayment and supporting people to take control of their debt is identified as a priority by all agencies. This is not a one-off requirement, as clients often require ongoing support in many cases.
- Being able to respond to the increasing level of multiple debt and advice requirements.
- The provision of advice, support or assistance should be free at point of contact.
- Services should be:
 - widely-publicised and promoted for when people want to access advice,
 - accessible, recognising that individuals may not be able to travel across the city to access services.
- Providers should cross refer clients where there are multiple needs.
- Some services are not financially sustainable.
- Benefit take-up should be encouraged and targeted.
- A need for increased access to debt relief order provision and increasing the number of trained advisers.
- Partnership working, inter-agency referrals and more effective information sharing.
- Preventative measures or services which stop people going into debt to begin with are important. All the agencies, including the Norwich CCG, expressed the view that by investing resources in preventative measures should reduce the need for crisis intervention services.
- Crisis support and management and being able to deal with when it occurs.

Gaps in provision

- The need for general budgeting advice and assistance, especially for vulnerable individuals and families.
- Community resilience was identified as a future priority but will require more development across a range of groups.

- Future advice and assistance provision will be severely constrained by changes to access of advice on social welfare law – and representation will be even more difficult to get especially when the whole social welfare landscape is being so radically changed.
- A localised lack of provision for advocacy and representation.
- The capacity of some providers to develop their business planning.
- Poor grant/funder link up, at times with small pots of money.
- Debt relief order advisors.

Theme 1**Provision of free debt and money advice**

Objective: Positively change behaviour that introduce more sustainable lifestyles

Outcome: Money issues becoming manageable following face to face advice
Savings being accrued for the first time

Activity	Lead	Resource Implications	Output measures
Award a grant to a 3 rd sector organisations to provide free to access money and debt advice service for non-council tenants	To be agreed by cabinet	£81,000	50% of survey respondents state that they are under-going less stress in relation to money matters
Award a grant to a 3 rd sector organisation to provide an innovative debt consolidation and repayment service	To be agreed by cabinet	£60,000	20% of debt repaid in 12 months and 50% of clients saving monthly with a credit union
Provide free money advice and debt counselling to council tenants	Money advice team	Housing Revenue Account for work with Council tenants	50% of survey respondents state that they are under-going less stress in relation to money matters
Provide tenancy awareness and financial capability training to new council tenants	Money advice team	Housing Revenue Account funding for work with Council tenants	50% of attendees on the courses do not have more than £100 in arrears
Mortgage Rescue Scheme	Orbit Housing and Norwich City Council	Staffing	Numbers of people approaching the council for help with their mortgage
Prevention of Repossession Fund	Housing Options Team	Staffing	Numbers of people receiving help and remaining in their home
Budgeting advice and money saving advice to allow greater efficient use of financial resources	Families Unit	Staffing	Maintaining tenancies and increasing the amount of out of school activities accessed by children

Theme 2

Maximising income

Objective: Provide good quality advice information or advocacy services in order to promote access to justice for under represented groups
 Improve people's financial well-being and reducing inequalities of participation and opportunity

Outcome: Increased awareness of rights and entitlements around welfare benefits which will lead to increased income and decreased stress and anxiety due to money issues

Activity	Lead	Resource Implications	Output measures
Award a grant to a 3 rd sector organisation to provide an income maximisation service to a vulnerable section of the community	To be agreed by cabinet	£17,500	80% of surveyed clients report increased well-being Increase of £375k in annualised income brought into the city
Award a grant to a 3 rd sector organisation for a representation and advocacy service	To be agreed by cabinet	£17,500	Increased awareness of rights and entitlements around welfare benefits Increased income
Mitigating the impacts of a localised council tax reduction scheme	Scheme to be designed by Norwich City Council in conjunction with LGSS	To be defined – subject to the detail of the scheme adopted after consultation	Lowest possible impact on people with low incomes.
A joint project funding bid has been submitted to CLG to increase food waste collections in the city and surrounding districts and run an awareness and incentivising campaign coordinated by the WDA to support the marketing and delivery of the weekly services. This Bid is specifically designed to further promote the 'Love Food Hate Waste' message	Environmental Services in partnership with Norfolk County Council, Broadland District Council and South Norfolk District Council	Bid lodged with outcome expected in October 2012	Increase people's awareness regarding wasting food and as a result reducing the cost to householders of their food bill. In-depth activities involving 1-to-1 engagement, such as cookery courses, can result in a 15% reduction in food waste
Helping tenants with budgeting advice including income maximisation	Money Advice Team	Housing Revenue Account resourced for work with Council tenants	Extra funds can lead to reduction of rent arrears as well as increased peace of mind

Theme 3

Reducing fuel poverty

Objective: Improve people's financial well-being and reducing inequalities of participation and opportunity

Outcome: Reducing the percentage of people's income that is used to pay fuel utility bills

Activity	Lead	Resource Implications	Output measures
Provide an on-going programme of works in council properties including external cladding and working with utility companies to access grant funding for insulating homes, windows programme and heating upgrades	Property services	Resources and amount of work carried out is dependent on success of capturing outside grants and funds	All works feed into improving the SAP rating of council properties and part of the service plan for Property services
Private sector housing service will investigate the provision of home improvement loans to address excess cold hazards in properties or by enforcement of private sector landlords	Private sector housing	Staffing at this stage	Through the year, the council will rectify 100 homes with Category 1 hazards, some of which will be cold hazards
Develop and implement an affordable warmth strategy	Environmental Strategy	As detailed in the Environmental Strategy approved by Council	% of people saying that their fuel bills had reduced following advice
Assist families to identify cheaper fuel options and helping them to switch	Families Unit	Staffing at this stage	Financial stability provides improved conditions for children and enhancing life chances

Theme 4**Affordable credit**

Objective: Improve people's financial well-being and reducing inequalities of participation and opportunity

Outcome: People are confident about dealing with money issues or calling on outside agencies to assist

Activity	Lead	Resource Implications	Output measures?
Support the continued development of the community credit unions in the city to enhance their sustainability and development	Financial inclusion manager	Staffing	To be defined
Develop and encourage take up of affordable financial products including home contents insurance and promoting basic bank accounts	Money advice team	Housing Revenue Account resourced for work with Council tenants	Planned increase of 5% on current business which will seek to increase Home Contents coverage of our tenanted properties

Theme 5

Providing young people with employment opportunities

Objective: Improve people's financial well-being and reducing inequalities of participation and opportunity

Outcome: Individuals are aware of the services and benefits that reduce in-work poverty and are provided with pathways to gaining employment or learning opportunities

Activity	Lead	Resource Implications	Output measures?
Continue to support the development of the LEAP project and explore its long term financial sustainability	LEAP manager	Funded by Big Lottery	180 clients will have accessed either work focused training, voluntary work or be supported back into mainstream education programmes and employment.
Develop and implement new strategic agreements that require that the council's contractor employs apprentices for at least the duration of the contract and work closely with young offenders wherever possible	Procurement and contract managers	Staffing	Contractual obligations
Continue the development and project management of Building Futures in Norwich which requires contractors working on Norwich City Council/Homes and communities agency housing contracts to ensure 10 per cent of the workforce are new entrants (unemployed or leaving training provider) to the labour market	Strategic housing, City development	None	Contractual obligations
Family Champion promoting back to work options including training and identifying partners to assist.	Families Unit	Troubled Families budget provides staff but no other costs	Sustained employment for a period of 12 weeks

Theme 6

A living wage for Norwich

Objective: Improve people's financial well-being and reducing inequalities of participation and opportunity

Outcome: Individuals receive higher wages and employers gain a more productive and efficient workforce while aware of the services and benefits that reduce in-work poverty

Activity	Lead	Resource Implications	Output measures
Explore in conjunction with employers and partners a living wage initiative for Norwich	Financial inclusion manager	To be defined	To be defined
Explore how a living wage can be incorporated into the council's front facing services	Financial inclusion manager	To be defined	To be defined
Develop strong partnerships across the city to develop broad based support for and recognition of the value of a living wage in Norwich	Financial inclusion manager	To be defined	To be defined