



Jacqui Sinnott-Lacey
Chief Operating Officer

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4 December 2020

TO: COUNCILLORS C COUGHLAN, C DERELI, A BLUNDELL, MRS M BLAKE, S CURRIE, J FINCH, N FUREY, J GORDON, S GREGSON, K MITCHELL AND P O'NEILL

Dear Councillor,

Corporate and Environmental Overview & Scrutiny Committee (10 December 2020 7.00pm).

Please find attached report marked to follow - Agenda Item 8b – Draft Financial Inclusion Strategy and additional information relating to Agenda Item 11 – Items from the Members' Update included on the Agenda at the request of a Member.

Yours faithfully

A handwritten signature in black ink, appearing to be 'J. Sinnott-Lacey'.

Jacqui Sinnott-Lacey
Chief Operating Officer

**AGENDA
(Open to the Public)**

- | | | |
|------------|---|-----------|
| 8b | DRAFT FINAL FINANCIAL INCLUSION STRATEGY
To consider the Draft final report and recommendations of the 'Financial Inclusion Strategy' Review prior to submission to Cabinet (12 January 2021) | 139 - 180 |
| 11. | ITEMS FROM THE MEMBERS' UPDATE INCLUDED ON THE AGENDA AT THE REQUEST OF A MEMBER
To consider Constitution 9.2: Members' Update Procedure Rules – Information Items. | |

That in relation to "Constitution 9.2: Members' Update Procedure

Rules", the Member Development Commission has been undertaking a review of the Overview & Scrutiny function and has recommended that Information Items included on the 'Corporate & Environmental Overview & Scrutiny Members Update' be routinely included on the agendas for the Committee meetings without the requirement for Members to request items. This recommendation will be included, together with a number of other recommendations from the review, in a future report to the Committee.

We can provide this document, upon request, on audiotape, in large print, in Braille and in other languages.

For further information, please contact:-
Julia Brown on 01695 585065
Or email Julia.Brown@westlancs.gov.uk



**CORPORATE & ENVIRONMENTAL
OVERVIEW &
SCRUTINY COMMITTEE:
10th December 2020**

Report of: Corporate Director of Transformation & Resources (Committee Lead Officer) and the Corporate Director of Place & Community

Relevant Portfolio Holder: Councillor Jenny Wilkie and Councillor Adam Yates

Contact for further information: Julia Brown and Jane Maguire (Extn.5003)
(E-mail: julia.brown@westlancs.gov.uk and
jane.maguire@westlancs.gov.uk)

**SUBJECT: FINANCIAL INCLUSION STRATEGY REVIEW – FINAL DRAFT REPORT
OF THE COMMITTEE**

Wards affected: Borough wide

1.0 PURPOSE OF THE REPORT

1.1 To consider Committee's draft report, attached at Appendix A, together with the Financial Inclusion Strategy 2021 – 2024 attached at Appendix 1.

2.0 RECOMMENDATION

2.1 That the final report of the Committee on the review undertaken on the Financial Inclusion Strategy and the recommendations contained therein, attached as Appendix A to the report, together with the Financial Inclusion Strategy 2021 – 2024, attached at Appendix 1, be approved for submission to Cabinet on 12th January 2021.

3.0 BACKGROUND

3.1 On 5th December 2019 the Corporate & Environmental Overview and Scrutiny Committee resolved to review the Council Tenants Financial Inclusion Strategy.

3.2 The key objective of the review was to complement and strengthen the Council Tenants' Financial Inclusion Strategy and to enable provision of supportive debt recovery for all residents of the borough, with provision for the early identification of vulnerable tenants for council tax support and signposting.

3.4 Scrutiny recognised that the Strategy needed to build on the existing provision for signposting and providing information for residents and tenants in particular

for those needing access to mental health support as well as maintaining the provision of the Council's Money Advice Service.

- 3.6 At the start of the review the Council had to respond to the Coronavirus pandemic. The setting up of the West Lancashire Together partnership work included the provision of a Financial Inclusion Service for all residents of the borough impacted financially by the lockdown and the changes to employment. The support was provided by the existing Money Advice team supplemented by 6 officers that were trained to give basic advice, and make calls to residents who needed support and assistance.
- 3.7 This has resulted in a total of 335 residents seeking support and advice directly from the Council since April 2020. This service continues to provide advice and support and the customers who have used it have fed into the review and action plans for the Strategy.

4.0 CURRENT POSITION

- 4.1 The attached Strategy provides an update of services that are delivered as a result of the actions from the Councils Tenant Strategy and an overview of key aims and objectives linked to the Councils vision.
- 4.2 The key priorities have been agreed with Scrutiny, through consultation events with customer surveys and at virtual stakeholder meetings with our key partners. However, it is recognised that whilst it will continue to be a priority to ensure there is access to financial inclusion support for all citizens some of the actions to deliver this may change particularly as the impact of the pandemic on the economy starts to emerge.
- 4.3 The review of services with key stakeholders and partners found that there are some good partnerships and robust services however the focus of services may change as the needs and landscape changes. It also identified a need for a borough wide promotion/branding for all existing services.
- 4.4 It was acknowledged that there needs to be a full analysis of the service provisions, service needs, the location and who accesses them so that the Council can support and empower partners to provide a one door referral system and a more holistic approach to services linked to financial inclusion and other health and wellbeing provision.

5.0 KEY AIM AND OBJECTIVES

- 5.1 The key strategic aim is to deliver an enabling and supportive financial inclusion offer delivered through our partners for all citizens with localised solutions across the 3 place neighbourhoods.
- 5.2 The 5 key objectives contained within the strategy are linked to delivery of 4 work streams

The 5 key objectives:

- To be a Council that enables and empowers partners, specialist agencies and stakeholders to work together to deliver a range of relevant and supportive financial inclusion services that meets the needs for all citizens
- To offer a borough wide brand for services and key messages to promote awareness and improve access, use and signposting of existing and any new services
- To be a borough that will tackle digital exclusion and work with partners to provide other cost effective solutions where there is an identified need
- To build on and develop access and opportunities to training and employment targeted at key financially vulnerable groups
- To provide a one door, multi-agency offer with access to other advice services so that citizens facing financial hardship are supported at the right time and through an effective referral process.

5.1 The 4 work streams will ensure that all residents can:

- Access resilient financial health and wellbeing services
- Maximise money and opportunities
- Access affordable financial products
- Make informed financial decisions

5.2 To meet the key objectives linked to the work streams an action plan has been developed that will focus on ensuring the Council enables and empowers partners and stakeholders to work together to deliver on a range of suitable and relevant supportive money advice and debt recovery services across the borough. The Strategy actions feed into the wider Council vision and priorities.

6.0 SUSTAINABILITY IMPLICATIONS

6.1 The actions in this Strategy will improve access to services and ensure that the Council in partnership with key providers and stakeholders will provide robust and relevant Financial Inclusion services so that fewer residents are in financial difficulties.

7.0 FINANCIAL AND RESOURCE IMPLICATIONS

- 7.1 There are some potential financial and resource implications arising from this report in respect of creating a permanent Money Advisor post. The budget for this post has been identified for future years and can be met using existing HRA funding.
- 7.2 There is a budget requirement for marketing, branding and publicity to be developed, launched and improved. This would be met from the Customer experience and Communications budget.
- 7.3 To explore the potential of commissioning of a study to review current service needs, current provision and demand would require a request through the budget

setting process of approximately £10,000 based on the costs of previous studies. This would be subject to securing potential matching funding from grants, and partner agencies to support the research. Once completed existing resources would be utilised to maintain a Financial Inclusion service directory. This can be met from existing staffing resource

7.4 Any development of an electronic referral system would need to be met through the budget and growth bid process in year 2 (2022/23).

8.0 RISK ASSESSMENT

8.1 The actions referred to in this report are covered by the scheme of delegation to officers and any necessary changes have been made in the relevant risk registers.

9.0 HEALTH AND WELLBEING IMPLICATIONS

9.1 The proposal will

- Promote good health and wellbeing and enable people to flourish
- Develop and support effective and high quality health and wellbeing services;
- Encourage and enable all people to take a role in identifying and addressing barriers to improve health and wellbeing;
- Increase people's independence throughout their life course and ability to lead full active lives.

Background Documents

There are no background documents (as defined in Section 100D(5) of the Local Government Act 1972) to this Report.

Equality Impact Assessment

There is a direct impact on members of the public, employees, elected members and / or stakeholders, therefore an Equality Impact Assessment is required. A formal equality impact assessment is attached as an Appendix to this report, the results of which have been taken into account in the recommendations contained within this report

Appendices

- A. Corporate & Environmental Overview & Scrutiny Committee draft final report "Financial Inclusion Strategy Review" and "Financial Inclusion Strategy 2021 – 2024 (Appendix 1)"



West Lancashire Borough Council

Report of the Corporate and Environmental Overview & Scrutiny Committee
'Financial Inclusion Strategy Review'
December 2020

DRAFT





Financial Inclusion Strategy Review - Report of the Corporate and Environmental Overview & Scrutiny Committee

FOREWORD by the Chairman Councillor Carl Coughlan



“The Corporate and Environmental Overview & Scrutiny Committee carried out a review of the ‘Financial Inclusion Strategy’ in 2019/20. This report sets down the outcomes of the work undertaken by Members of the Committee during that period.

We started the Scrutiny Project in December 2019 with an overview presentation from the Financial Inclusion Team Leader from the Income and Financial Inclusion Team, to assist our understanding of the Strategy. He explained that it was developed for Council tenants to provide support, specific to changes due to Welfare Reforms in order to limit the impact on rent collection/arrears and to sustain tenancies. It was identified that an updated Financial Inclusion Strategy was required to include all Citizens of the Borough.

We would like to thank all those who have been involved in the review in particular those Members and Officers who took the time to attend meetings.

In addition to the information provided by Officers of the Council, we would like to thank External Partners who provided their time and input in respect of attendance at various Stakeholder meetings held.

A. THE REVIEW

1.0 BACKGROUND

The Corporate and Environmental Overview & Scrutiny Committee at its meeting on 10 October 2019 agreed that the topic selected for review in the 2019/2020 Work Programme of the Committee would be a "Financial Inclusion Strategy".

A service review had identified the need for an updated Financial Inclusion Strategy.

2.0 TERMS OF REFERENCE

1. To undertake a review entitled 'Financial Inclusion Strategy'.
2. To review and update the 'Council Tenants Financial Inclusion Strategy 2015-2018' and consider extending the Strategy to all Residents of the Borough.
3. To present a report of the Committee's findings together with a Draft 'Financial Inclusion Strategy' to Cabinet and Council, as appropriate.

3.0 RECOMMENDATIONS

- 1 That the final report of the Committee, together with the "Financial Inclusion Strategy 2021-2024" be submitted to Cabinet on 12 January 2021 for approval.
- 2 That the financial implications set out at paragraph F below be noted.
- 3 That a final review report, together with the "Financial Inclusion Strategy 2021-2024" attached at Appendix 1 be made available to the public, partners and stakeholders.

B. INFORMATION GATHERED

Meeting held on 5 December 2019 (Presentation 1)

The Financial Inclusion Team Leader provided the Committee with a presentation of the Council Tenants Financial Inclusion Strategy 2015-2018, which outlined the background, key aims and achievements.

He explained that the Strategy was developed for Council tenants to provide support, specific to changes due to Welfare Reforms in order to limit the impact on rent collection/arrears and to sustain tenancies.

The presentation provided information, which included the following:

Key Aims;

- Financial support and advice for new tenants/tenants
- Prepare for changes linked to Financial Welfare Reforms
- Identify financial solutions for tenants
- Signposting - Jobs / Training
- Promotion of Energy Efficiency Schemes
- Tackle digital exclusion

Key Achievements;

- Creation of additional Money Advisor Post
- Increase of locations/ Money advice drop-ins
- Any day direct debit pilot
- Referrals to Knowsley Credit Union (KCU)
- DWP funding of dedicated recourse for tenants moving to UC
- Referrals to More Positive together Programme
- Work with LCC and Community Resource Centres to provide digital support
- Introduction of Red, Amber, Green, (R.A.G) for New Tenants

Current Position;

- Council Tenant Financial Inclusion Strategy 2015-18 – Actions Complete
- Money and UC Advice Service for Council Tenants embedded within Income Management Team
- Referrals for Council Tenants to External Partners
- Financial Inclusion embedded within Health & Wellbeing Strategy 2018-2021
- Linked to Digital Inclusion Agenda

The Council also offer signposting residents to the following services;

- Citizens Advice Bureau – DWP Strategic Partner
- West Lancs Debt Advice Service
- South West Lancs Independent Community Advice Network (Evermoor Hub)
- LCC- Welfare Rights Service
- Lancashire Community Finance
- www.westlancs.gov.uk – signpost to external support; Money Advice Service & National Debt Line
- More Positive Together (Help to get back in work)
- Council Tax Support
- Birchwood Centre
- Knowsley Credit Union (KCU)
- Junk Food Café

Comments and questions were raised in respect of the following;

- Opportunities to receive same advice regardless of Tenancy type
- Under Occupancy (Bedroom Tax)
- Mental Health Support
- Rossendale Enforcement Agency
- Partnership to combat poverty
- CAB Digital Hub Facility
- West Lancs CVS – Infrastructure for Voluntary Service
- Early support – Pathway and Mechanism
- Identify future focus

Meeting held on 5 March 2020 (Presentation 2)

The Financial Inclusion Team Leader provided the Committee with a presentation outlining the Key Priorities and possible activities to support these.

In discussion, comments and questions were raised in respect of the following:

- Type of advice given by CA/WLBC
- Location of CA

- Sharing of Strategies with other Partner Agencies
- Rental costs – prevention of exploitation
- Financial savings / costs of MA Post

Meeting held on 11 June 2020 (Presentation 3)

The Financial Inclusion Team Leader provided the Committee with a Presentation outlining the Financial Impacts on West Lancashire Residents during the Covid-19 Pandemic.

In discussion, comments and questions were raised in respect of the details included within the Presentation:

- Money Advice Team - Review of Money Advice Team / Income Team
- Future Resources / Funding to support Team
- Lockdown March 2020 – Financial Impact on the residents of West Lancashire
- Financial Inclusion Assistant Team set up – 222 referrals received
- Promotion / Support available to meet the needs of Residents
- Future medium term impact - difficult to predict future demand
- Government Financial Support
- Community Support Fund – Promotion through CVS/Partnership approach
- Support moving forward – Budgeting & Money Advice for tenants and residents
- Demographics of residents seeking support
- WLBC extended support to all Citizens from 24 March 2020 in conjunction with Strategic Partners including; CA, Digital Inclusion West Lancashire Debt Service, ICAN, LCC, Money Advice Service, More Positive Together and Birchwood centre
- Mental Health Support – Signposting via Social Media
- Importance of collaboration with third sector partners
- Types of support available for funeral costs
- Free school meals – possibility of Government to extend during Summer Holidays

Meeting held on 17 September 2020 (Presentation 4)

The Income and Financial Inclusion Manager provided the Committee with a Presentation which gave an update in respect of the feedback from the Citizen and Stakeholder meetings that had taken place.

She went on to explain that a number of Citizens and Stakeholders had been involved to discuss key themes, what worked well and any gaps identified. There were also details of examples of what worked well in other areas.

She also explained that Stakeholders felt that there is excellent Partnership and collaboration and that the full range of Services delivered locally in the Community work well.

In discussion, comments and questions were raised in respect of the details included within the Presentation:

- Supportive debt recovery

- Digital inclusion – Vulnerable/ accessibility
- Money Advice Service - Critical / early intervention
- Job opportunities - Key enabler for residents
- Focus on best outcome for client
- Communicate more effectively
- Continue to build on good work of 'West Lancs Together'
- Improve data sharing for better integration of Services
- Collaborative event sharing - On Line / Fair
- Work towards a 'one door' referral offer
- Facilitate Stakeholder Meetings – Strategic/Operational level
- Loan sharks – Awareness campaign
- Knowsley Credit Union – Skelmersdale
- Food Banks / Charity Shops
- Review/Promote Directory of Services
- Services / Branding - Promoted to Citizens
- 'Kickstart' Government Scheme

C. Membership of the Committee

2018/19

Chairman: Councillor V Cummins

Vice Chairman: Councillor J Finch

Councillors: Mrs M Blake, T Blane, C Cooper, C Coughlan, S Currie, G Dowling, J Gordon, G Hodson, K Mitchell, J Monaghan, Anne Sutton.

2019/20

Chairman: Councillor C Coughlan

Vice Chairman: Councillor C Dereli

Councillors: A Blundell, Mrs M Blake, S Currie, J Finch, N Furey, J Gordon, S Gregson, K. Mitchell, P O Neill.

D. Officer Support

Lead Officer: Chris Twomey, Corporate Director Transformation & Resources

Scrutiny Support Officer: Jacky Denning, Democratic Services Manager
Julia Brown, Member Services Officer

Officers Reporting: Jane Maguire, Financial Inclusion Manager
Carl Wallace, Financial Inclusion Team Leader

Legal Officer: Adam Spicer, Assistant Solicitor

E. SUSTAINABILITY IMPLICATIONS

The actions in the attached Strategy will improve access to services and ensure that the Council in partnership with key providers and stakeholders will provide robust and relevant Financial Inclusion services so that fewer residents are in financial difficulties.

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Appendices

- 1 Draft Final Financial Inclusion Strategy 2021-2024
- 2 Equality Impact Assessment

DRAFT

WLBC

Financial Inclusion Strategy

2021-2024

DRAFT

Author:	Jane Maguire/Carl Wallace
Owner:	Jane Maguire
Date created:	09 November 2020
Next review date:	31 March 2024

Background

What is Financial Inclusion?

The Financial Inclusion Commission defines a financially inclusive society as “one in which financial services are accessible to all, easy to use and meet people’s needs over their lifetime. Financial inclusion also means that people have the skills and motivation to use financial services, and to benefit meaningfully from them.” In effect, financial inclusion covers a wide range of issues, including housing, debt, fuel poverty, affordable loans, health and access to services.

Why do we need a Financial Inclusion Strategy?

As a Council we are committed to achieving our vision of West Lancashire Together: the place of choice to live, work, visit and invest in.

The benefits of having a strategy that supports financial inclusion are wider than just money, by helping to improve overall health and wellbeing, independence and job opportunities across the borough.

By working to reduce financial inequalities, we can deliver two of the Councils key priorities of creating empowered, engaged and inclusive communities, and everyone to be healthy, happy, safe and resilient.

Good financial inclusion work and services in the Borough will support sustained improvement for the community, for individuals and families, and allow individuals to make informed choices through accessing basic financial services.

Benefits For families/Individuals:

- ❖ Access to lower bills
- ❖ Lower transaction and borrowing costs
- ❖ Ability to deal with financial shocks
- ❖ Better physical and mental health outcomes
- ❖ Access to better housing

Benefits for the local community:

- ❖ Local services
- ❖ Settled and stable communities
- ❖ More money spent locally to protect jobs and services

Benefits for the Council/council tax payers and tenants

- ❖ Reduction in council tax and rent debts
- ❖ Lower homelessness presentation
- ❖ Greater tenancy sustainability
- ❖ Less debt recovery and enforcement action

Who is Financially Excluded?

Without services residents will be faced with being excluded financially. Those who are excluded are often those on low incomes, disadvantaged and in poverty and are unable to engage with the financial services necessary to play a full part in modern society.

The figure below illustrates the issues faced by those financially excluded who as a result are unable to access financial services for everyday life and as a result:

- Are financially at risk as unable to secure insurance for homes/car
- Can struggle to budget and manage money or plan for the unexpected
- Have difficulty paying fuel bills, food bills, rent and council tax and may live in poor quality housing
- Do not know how to make the most of the money they have and are on low income or rely on welfare benefits



There are many layers to being financially excluded. A person can be affected by one or multiple issues with each layer adding an additional barrier to gaining affordable credit and services and creating financial exclusion:

Poor credit rating / no affordable credit

- Should a resident with poor credit rating have an essential item such as a washing machine break they would be unable to get affordable credit and would have to rely on organisations such as Bright House with an interest rate of 49.3% which is much higher compared to high street interest rates. For example Argos has an interest rate of 29.9% but allows interest free payments for 6 months.

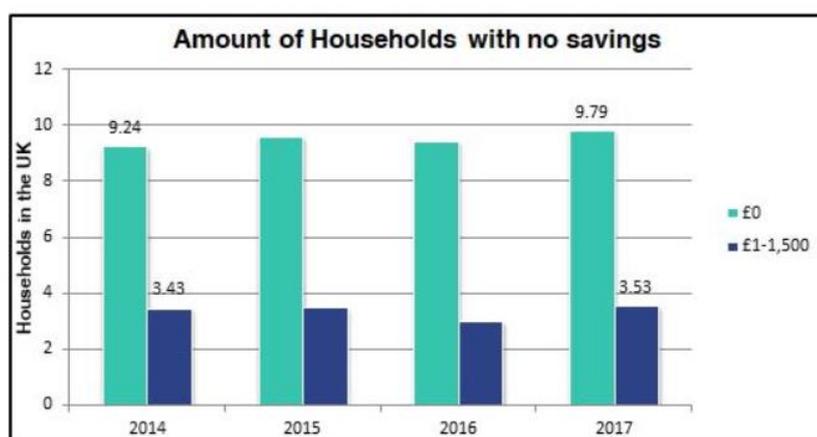
Mortgage arrears

- Missing a mortgage payment this will put a default marker on a credit file which would dramatically decrease a residents credit score making it impossible to get affordable credit

Savings

According to The Money Charity, in 2017, 9.79m households in the UK had no savings at all with a further 3.53m with savings between £1 - £1,500.

Without savings many people face increasing debt issues due to having to rely on credit for emergency situations.



Welfare reforms

There have been multiple welfare reforms since 2010:

- Local Housing allowance – reduced the level of support for those in the private sector and receiving help with their rent
- Under occupation – reduced the level of support for those in social housing and receiving help with their rent
- Benefit cap – ceiling on the level of benefit payments per household
- Council Tax reforms – reductions in entitlement of working age claimants from a 10% reduction in total payments to local authorities
- Employment and support allowance – replacement of incapacity benefit; greater conditionality, more stringent medical tests and later removal of benefit related to the work related activity group
- Tax Credits – reductions in payments and eligibility for many households
- Benefit freeze – freeze on benefit uprating for 4 years causing increase poverty to benefit reliant households
- Universal Credit – reduced benefit for many households when transitional protection ends

Many welfare reforms have reduced the income of benefit reliant households

No bank account

It is estimated by the Financial Conduct Authority that 1.3 million UK adults do not have a bank account. Not having a bank account can be limiting:

- Inability to pay by direct debit
- Inability to get benefits direct
- Discounts offered by paying by direct debit
- No online banking or transfers

- Less access to affordable credit
- Inability to have wages paid securely which may limit employment

Low income

In West Lancashire there are between 21-28% of households with children under 16 living in relative poverty and also another 21-28% living in absolute poverty according to government statistics (Children in low income families: local area statistics 2014/15 to 2018/19 ONS).

Relative poverty is defined as 'households that receive 50% less income than average median incomes'

Absolute poverty is defined as 'condition where a household income is insufficient to afford basic necessities of life (food, clothing, shelter etc)

Food Insecurity

In West Lancashire foodbanks and use of them has increased in recent years. The Council have seen a 37% increase in vouchers being issued since 2017. According to The Trussell Trust, nationally the need to access food banks has increased by 73% in the last 5 years and by 89% in the last 12 months.

Fuel Insecurity

Fuel insecurity is very closely linked with foodbank issues. Nationwide it is an ever growing issue. Government statistics on fuel insecurity show that in 2018 it was estimated that nationally 2.4 million households were recorded as having fuel insecurity, and in West Lancashire this was 5,477 households (11.5%) compared to 10.3% nationally. This year Citizens Advice have supported 684 residents with fuel insecurity issues in West Lancashire.

Issues with fuel and food insecurity link to the wider health inequalities in the borough where there is a difference in life expectancy of 8 years for those in Skelmersdale compared to Ormskirk, and food and fuel poverty can often be linked with those in social housing.

Poor financial knowledge or understanding

Having poor financial knowledge or understanding can lead to costly credit or services which can reduce available income, leading to inability to budget and pay bills. This can lead to defaults on a credit file which can make residents financially excluded from accessing products and services at a reasonable cost and so paying a poverty premium.

No insurance

According to the Association of British Insurers 1 in 4 households in the UK do not have home contents insurance. There could be many reasons for not having home contents insurance for example poor financial knowledge or understanding and / or lack of ability to afford the insurance. With no insurance, if an emergency occurred it

could result in available household savings being depleted or the need to rely on credit which may then stretch the household budget

Multiple debts

According to the Office of National Statistics in 2018 UK financial debt (excluding property debt) was £119 billion. This is averaged out per household at £4,500. This can be typically broken down into:

- Arrears outstanding
- Mail order purchases
- Overdrawn accounts
- Hire purchase
- Credit / store cards
- Loans

Mental health and wellbeing

It is well known that financial exclusion caused by any one of the factors described can exacerbate and undermine a person's health, causing stress, anxiety and depression. Research by the Money and Mental Health Policy Institute shows that half of people in problem debts in England also have mental health problems which can affect the ability to then manage money and to communicate to creditors. Research by the Personal Finance Research Centre shows that in a year in debt collection a frontline member of staff can have over 140 disclosures about mental health problems.

Who is most likely to be Financial Excluded?

A whole community can suffer as a result of under-investment in financial services. It is therefore important that as a Council and housing provider, we prioritise services to deliver improvements and benefits by having innovative ways to maximise income and tackle financial exclusion for citizens across the 3 Neighbourhood communities.

The impact of financial exclusion can have a greater effect on those on low incomes and the recent pandemic has shown that since April 2020, 335 residents made direct contact with the Council in addition to the contact made by tenants. There were 230 cases in the first three months of lockdown. This was an increase of 55% in new advice cases at this time. Of the requests from residents many needed assistance with issues including:

- Help with paying rent / mortgages
- Council tax payments
- Council tax support
- Paying energy bills
- Food
- Debt issues
- Benefit issues

To address the increased demand identified through Covid-19, 6 additional staff were trained to give basic advice, make calls to residents who needed the support and to provide assistance.

We have completed a follow up survey with residents who received support and the feedback received was that the support provided was valuable and led to positive outcomes.

Within our communities those most likely to be affected and financially excluded are

- Those on benefits or low income, seeking work
- Lone Parents, young people (aged 18- 24)
- The over 60s
- Those with disabilities
- Households in social housing
- Households in the private rented sector, and the homeless

CONTEXT AND OVERVIEW

The June 2019 Local insight report from Oxford Consultants for Social Inclusion (OCSI) identified that of the 113,880 people living in West Lancashire:

- ❖ 23% have no qualifications compared to 22% across England
- ❖ 36% aged 16 – 74 in fulltime employment compared to 39% in England
- ❖ 15% of children are living in poverty compared to 17% across England
- ❖ 2% of households lack central heating compared to 3% across England
- ❖ 20% of households have no car compared to 26% across England
- ❖ 20% have a limiting long term illness compared to 18% across England

Many of these statistics and the landscape since the 2015 tenants Financial Inclusion strategy will have altered significantly due to the impact on the economy during lockdown and the continuing restrictions faced due to Coronavirus pandemic. The current impact on businesses and employment and poverty has been well reported. For example in

- ❖ September 2020 the ONS has reported that in West Lancashire the numbers on Jobseekers allowance has increased by 118% compared to the 117% national average since the pandemic.
- ❖ The Trussell Trust the charity behind the many of the UK's food banks, have reported an 89% increase in the number of emergency food parcels provided in April 2020 compared to the same month in 2019. The childrensrighttofood estimate 1.4 million children receive free school meals and a further 1.4 million face poverty but are not eligible for free school meals.
- ❖ During the period from April 2020 the numbers of residents in the borough claiming Universal Credit (UC) increased from 5102 to 8752 a 71% increase. There was a 10% increase in UC cases for those who hold a Council tenancy
- ❖ Community Finance solutions/Salford University/ Carnegie trust have in their report "Fear and Loaning" identified an increase in payment holidays on loans, and a decline in loans being sought by community providers such as Credit Unions."

National Picture - Poverty

The UK Poverty 2019/20 Joseph Rowntree Foundation report, more than 1 in 5 of the UK population (22%) live in poverty made up of 8 million working-age adults, 4 million children and 2 million pensioners. This equates to around 14 million people of which options are restricted by their circumstances. The key findings in the report show that 'Trends in poverty levels are driven by changes in four main factors:

- ❖ The employment rate
- ❖ Earnings,
- ❖ Benefits and other income like pensions
- ❖ Housing costs.

Those who are financially excluded often find themselves paying a **poverty premium**, this can be because

1. Very few people have the time or know-how to compare the prices of every product or service that they buy and then switch to better deals.
2. Many people are on insecure zero-hours contracts, or paid weekly with uneven income levels. They don't have the money up front to make cheaper annual payments, and instead are charged high levels of interest to pay on a monthly basis. Many products and services haven't been designed with low income consumers in mind.
3. Research in 2018 by Age UK found that whilst there has been an increasing trend for internet use among the older population the majority of those 75 and over are not on line and 79% of digital exclusion is among those 65 and over. In addition to not owning a computer or internet-enabled device, this may be may be down to a lack of confidence in using the internet, or a lack of trust and fear of crime. With comparisons between providers, be that of energy or insurance, only possible through the internet, this "digital by default" approach excludes consumers who prefer face-to-face or telephone interaction

All the issues outlined above continue to contribute to financial exclusion for residents in the borough.

The need for supportive debt and financial services is important to ensure that we have inclusive healthy communities. It will become an increasing priority as we see changes in demand when furlough schemes and central government financial support starts to be withdrawn and as communities start to work to economic recovery from the impact of the Coronavirus Pandemic.

Current Provision

The Council Tenants' Financial Inclusion Strategy and three year delivery plan for 2015 – 2018 was developed to address a time when key reforms were introduced including the welfare reforms which in terms of financial inclusion had a particular relevance to those renting homes from the Council.

We are proud of the achievements that have been a result of delivering the key aims of the strategy for the Council and its tenants.

- The Money Advice service consists of a team of 4 officers who provide money advice and support for Council tenants including debt advice and maximisation of income, through the theme of "Your Money Matters".
- They have contributed to £659,978.67 additional income being secured in 2019/20 for Council tenants through grant, benefits, backdated housing benefits, and discretionary housing payments of this £325,262 was paid directly to tenants rent accounts supporting the sustainability of their tenancy. The team have been successful year on year in maximising income and financial support.
- The team have supported 3262 tenant with issues relating to and making new claims for Universal Credit (UC) since 2014 and continue to provide dedicated resources for those new to UC. Officers work jointly with the DWP offering services at the Job centre plus
- The team offer drop in sessions across the borough to support those seeking money advice at
 - Job Centre, Skelmersdale & Ormskirk
 - The Ennerdale Centre
 - The Birchwood Centre
 - Children Centres
- The team have contributed to the prevention of homelessness offering advice and support before enforcement action is taken for tenants with rent arrears. In the last 12 months this service is also been extended to private tenants and residents who present to the Homelessness advice and prevention team.
- The team offer a supportive affordability assessment and checks pre tenancy to ensure offers of accommodations are affordable and sustainable
- The team carry out regular awareness campaigns and information updates on affordable credit and the Credit Unions

In addition to the Council's Money Advice service the Council work with and support a number of key partners to deliver Financial Inclusion services these are included in appendices A

The Council now want to build on the success of the Tenants Financial Inclusion Strategy and the existing services that are currently delivered to ensure that there is a comprehensive offer for all citizens of West Lancashire and to tackle poverty and financial inequalities across the borough.

This will meet the Council's vision of being: *West Lancashire Together; the place of choice to live, work, visit and invest in.*

This strategy will specifically support the delivery of one of the key Council priorities; *Everyone to be healthy, happy, safe and resilient.*

We want to continue to support those in need, by providing access to a comprehensive, relevant range of appropriate financial wellbeing services, as well as offer the knowledge, skills and confidence to maximise residents own financial stability and reduce the negative impact financial hardship can bring to a person's overall health and wellbeing.

The strategy was in review during the Covid19 pandemic and this has heightened the focus of the Council due to the financial impact on business, the economy and households earnings and income across the borough.

It has also changed the landscape of financial inclusion since the development of the last strategy and therefore the evidence and statistical data locally needs to be fully reviewed to ensure there is relevant research carried out to update the population data, indexes of poverty and indicators of financial exclusion and to update the picture of those who are accessing debt and money advice services, and what services will be most effective post Covid19. This will help us to understand what services are needed to sustain the work and priorities in the coming years.

This strategy will build on the current services with a view to ensuring that the changing landscape is mapped to inform future progress and activities linked to changes in priorities due to the impact of Covid19

This strategy will support the strategic goal of the Council to reduce inequality as outlined in the in the 2018- 2021 Health and Wellbeing strategy. It will build on the current policies and plans for service delivery relating to homelessness, fuel poverty, food insecurity and wellbeing.

This strategy has been developed to build on the existing service provision with the key aim of empowering and enabling a West Lancashire wide supportive advice service.

To ensure that the focus of the strategy was relevant, we have worked in collaboration with our service users, partners and stakeholders. Those who had accessed services during the pandemic were asked for feedback through a call back survey, and we held virtual stakeholder sessions with our key partners. The feedback from this consultation has been used to inform the main focus of the strategy and the key objectives and has offered a robust informed approach for the work streams.

The 5 strategic objectives that have been developed link into the key work streams that emerged as part of the consultation with members of Overview and Scrutiny Committee, key stakeholders and partners and focus on an enabling financial inclusion offer for the citizens of the borough.

Key Strategic Aim

To deliver an enabling and supportive financial inclusion offer delivered through our partners for all citizens with localised solutions across the 3 place neighbourhoods.

OBJECTIVES AND KEY WORK STREAMS

The previous strategy identified 8 key delivery objectives, for services for tenants. These have been reviewed and remain relevant for all residents of the borough in the context of the changing landscape and need for financial services.

Providers, customers and partners reviewed the key areas that are delivering well and the current gaps which will form the 5 key objectives for the future focus of the strategy for debt and money advice in the borough.

OUR 5 OBJECTIVES

- To be a Council that enables and empowers partners, specialist agencies and stakeholders to work together to deliver a range of relevant and supportive financial inclusion services that meets the needs for all citizens
- To offer a borough wide brand for services and key messages to promote awareness and improve access, use and signposting of existing and any new services
- To be a borough that will tackle digital exclusion, and work with partners to provide other cost effective solutions where there is an identified need
- To build on and develop access and opportunities to training and employment targeted at key financially vulnerable groups.
- To provide a one door, multi-agency offer with access to other advice services so citizens facing financial hardship are supported at the right time and through an effective referral process

OUR KEY WORKSTREAMS

To deliver on our objectives for all residents we have focused on 4 main themes:

Residents – Resilient Financial Health and Wellbeing Services:

We will:

Understand the needs for the borough and have a range of services that are promoted and well publicised and easily accessible for those in financial hardship.

Work closely with stakeholders and partners to develop and deliver services offering a range of debt advice, alongside health and wellbeing services that is easy to access, meets demand and is linked to reducing financial exclusion

Promote take-up and marketing campaigns and promote on line free advice and signposting to:

- Citizens Advice
- The Money Advice Service
- Step Change
- The National Debt Line
- Debt Support Trust
- Mental Health and Money Advice
- Pensionwise

Support and promote a range of debt recovery solutions, and have a Council debt recovery policy/approach, ensuring those who recover debts provide supportive, plain English letters and signpost debtors to free help and support and in accordance with legislation, the breathing space guidance and good practise so ensuring reasonable timescales to establish repayment plans.

Research food poverty and insecurity understanding the current use of foodbanks, with a view to understanding the gaps in accessing them and any wider welfare support and issues linked to food inequalities.

Residents - Maximise Money and Opportunities:

We will:

Provide financial health checks and income maximisation through various partners across the borough

Work closely with new tenants and those who may lose a home to maximise income and sustain and maintain tenancies/homes

Continue to provide a highly trained and well-resourced Money Advice service for all Council tenants

Ensure all frontline staff are knowledgeable and can offer or signpost residents to appropriate financial inclusion advice/services across the borough.

Promote and support training and education programmes to get residents skilled and in employment working with the DWP and other partner agencies

Maximise opportunities for training and employment utilising the Kickstart programme, apprenticeship schemes, supporting new initiatives and business growth through the Ambassadors programmes.

Residents - Access affordable financial products:

We will:

Signpost or refer residents for help with fuel related advice or access to energy grants and any national or local initiatives

Assist households in fuel poverty by providing advice and accessing social tariff checks, tariff options and home energy checks, winter awareness campaigns

Promote local credit unions and low cost loan schemes, and low cost furniture/whitegoods /recycled furniture schemes

Recognise that those on low incomes may face barriers to access bank accounts affordable credit and other financial products and support and seek solutions by working in partnership for example with banks and credit score companies.

Promote access to low cost home contents insurance to Council tenants and Leaseholders.

Residents - Make informed financial decisions:

We will:

Work with partners to promote and develop digital skills and ICT facilities so residents are empowered to make informed choices

Develop and support on-line learning e.g. Learn My Way, and work in partnership on digital inclusion projects, promoting and supporting local and national programmes that encourage and guide use of digital services.

Work in partnership with training and learning centres to provide financial awareness programmes.

Financial Inclusion Strategy: Action Plan

The Financial Inclusion (FI) action plan will be adjusted to respond to budgetary constraints, and emerging priorities

Theme	Actions	Resource/Lead	Outcome	Priority
Resilient Financial Health and Wellbeing Services	Explore the potential of commissioning a study to review current demand for FI services identifying who is accessing the services and understand what and where we have the services and if it meets current needs for the borough	Fiona Graham/Simon Burnett/Jane Maguire	Understand needs of the borough and ensure right services are supported in the right areas	Jan 2022
	Update and develop a service directory, annually review and promote widely across all partners, stakeholders and customers	Carl Wallace/CVS	All residents and stakeholder aware of service provision across the borough	Mar 2021
	Explore the viability of delivering multiple services through one door /co location linked to those seeking FI services and have a need for wider mental health/wellbeing and other support services	Carl Wallace & Associated partners	Each of the 3 neighbourhoods with a Leisure centre or neighbourhood community facility will have access to a range of support services	Mar 2024
	Investigate and explore the potential for technical solutions for data sharing mechanisms to support effective referral pathways for services through partnership working	Carl Wallace/ Jane Maguire/BIDs	Partners and stakeholders have 1 referral pathway supporting early intervention, prevention and the best customer outcome and experience	Dec 2023
	Explore improved and greater connectivity	Fiona Graham/Simon	Partners and stakeholders	Mar 2024

Theme	Actions	Resource/Lead	Outcome	Priority
Resilient Financial Health and Wellbeing Services	with our partners in Health to link FI services into the overall 'wellbeing approach'	Burnett/Jane Maguire/CVS	have 1 referral pathway supporting early intervention, prevention and the best wellbeing outcome for the customer	
	Develop and promote a borough wide marketing theme and promotion for debt advice	Jane Maguire/Carl Wallace/Elizabeth Morgan	Commitment to increase and improve knowledge and access for all residents supporting early intervention	May 2021
	Improve the information on the Councils website and simplify access points and messages with a focus on mental health	Carl Wallace/Elizabeth Morgan	Wider knowledge for customers of the range of support and services available and easier access for all residents	May 2021
	Set up regular stakeholder sessions to review FI services, the progress of the strategy, and best practice, gaps and improvements. Seeking to overcome operational issues e.g. on line webchats/money advice exhibitions/fairs	Carl Wallace/Jane Maguire	Robust services meeting the needs of the residents and that services are innovative and not duplicated. Council updated on progress	July 2021
	Investigate alternative collection solutions and promote a range of supportive debt advice along with a Council corporate debt policy	Fiona Graham/Jane Maguire/Carl Wallace/James Pierce	Supportive and transparent approach to recovery for debts owed to the Council	Mar 2024
	Work to ensure the outcomes from the	Peter Morrison/Jane	Services meet the needs of	Sept 2022

Theme	Actions	Resource/Lead	Outcome	Priority
	research into food insecurity, links in with FI service provision	Maguire/Carl Wallace/Fiona Graham	the borough	
	Be innovative and create and support opportunities for partners to secure external funding for FI services.	Tracy Berry/Carl Wallace	Council enabling and supporting partners to deliver services that meet needs	Ongoing
Maximise Money and Opportunities	Develop a programme of annual take up campaigns eg Council tax support and supported online events eg Winter warm/Uswitch/Pensionwise	Carl Wallace/Tracy berry/Tina Iball	Maximising income to reduce poverty, tackling digital exclusion and promoting cost effective solutions	June 2021
	Develop and promote financial health checks linked to borough wide community engagement events	Carl Wallace/Citizens Advice/CVS	Maximising income to reduce poverty	Sept 2021
	Investigate and promote opportunities and referral process for employment and Kickstart programme	Carl Wallace/DWP/Danny Crangle	Ensuring wrap around support for moving people back into employment	May 2021
	Develop referrals at pre tenancy for under 25s in to apprenticeships and work programs	Nicola Bradley/Jane Maguire/Carl Wallace/Danny Crangle	Supporting young people into work to support tenancy sustainability	Mar 2022
	Look at new ways of promoting More Positive Together's services to support removing barriers to getting back into	Carl Wallace/DWP/Danny Crangle	Maximising support in getting people back into employment	Aug 2021

Theme	Actions	Resource/Lead	Outcome	Priority
Maximise Money and Opportunities	employment using priority referrals from MA/CA/DWP			
	Promote online training opportunities for back in work programs with other providers	Danny Crangle/ Carl Wallace	Tackle digital exclusion and removing barriers getting people closer to the employment market	Mar 2022
	Identify and maintain / safeguarding of the current money advice services for tenants in social housing	Fiona Graham/Jane Maguire	Ensuring continuity of service provision for council tenants	Mar 2021
	Continue to promote and expand Your Money Matters for Council tenants	Jane Maguire/Carl Wallace/Elizabeth Morgan	Provision of supportive FI service to tenants	June 2022
	Consider other promotions and opportunities with partners where digital vulnerabilities cannot be overcome`	Tracy Berry/Rachel McVey/Carl Wallace	Identifying support available for digitally vulnerable tackling digital exclusion and promoting cost effective solutions	Sept 2022
	Work with partners to have effective referral pathways for residents for help with fuel related advise, access to energy grants and to any national or local initiatives, ensuring that promotions focused during Winter months	Carl Wallace/Tracy Berry/Tina Iball	Identifying support available for fuel poverty, maximising income and cost effective solutions	Dec 2021
	Expand use of furnished tenancies and	Nicole Bradley/Paul	Reducing irresponsible	Dec 2022

Theme	Actions	Resource/Lead	Outcome	Priority
Access affordable financial products & making informed financial decision	provision of white goods for Council tenants	Waring	lending and maximising income	
	Investigate and work with partners to promote furniture recycle programmes	Carl Wallace/Paul Waring	Reducing irresponsible lending and maximising income and	Sept 2022
	Develop a program of awareness campaigns and work with partners to support events linked to accessing food and fuel initiatives, and benefit take up campaigns	Elizabeth Morgan/Carl Wallace	Identifying support and provision of relevant services to tackle food/fuel poverty and maximising income	Sept 2021
	Investigate gaps to those unable to access FI services and consider alternative ways of supporting older residents to get on line	Carl Wallace / Guy Simpson/BIDs/AgeUK	Supporting digitally vulnerable to get on line	March 2023
	Promote low cost home contents scheme and other any other related services	Elizabeth Morgan/Carl Wallace/Nicola Bradley/	Promoting financial awareness	March 2023
	Support and promote on line Learn my way and work in partnership to encourage, train and guide use of digital services	Tracy Berry/Rachel Mcvey/Carl Wallace	Working with partners to provide training and tackle digital exclusion	Jan 2022
	Develop pre tenancy awareness training	Nicola Bradley/Paul Waring/Carl Wallace	Promoting tenancy security and supportive FI services at sign up	Sept 2022
	Set up links with local banks and credit unions to set up bank accounts	Carl Wallace	Working with partners to remove barriers to banking and supportive FI services	June 2021
	Promote alternative options to high interest	Carl Wallace	Working with partners to	Oct 2022

Theme	Actions	Resource/Lead	Outcome	Priority
	lending through publicity. Investigate responsible lending options, credit scoring products and services and support and develop relationships with Credit Unions		promote responsible lending	
	Awareness campaign on loan sharks	Jane Maguire/Carl Wallace/Elizabeth Morgan	Promoting and awareness of services for those affected	Dec 2021
	Work in partnership with training and learning centres eg West Lancs college and local schools to provide financial awareness training	Carl Wallace	Promoting financial awareness	March 2023
	Develop a Financial Confidence scheme working with partners	Carl Wallace/Danny Crangle	Promoting financial awareness and supportive financial confidence	March 2023

Officers will commit to reviewing progress on the detailed actions quarterly and will provide an update on progress annually to Council.

We will hold an annual event with stakeholders to monitor progress and develop new ideas and initiatives to meet emerging priorities.

We will continue to maintain and build partnerships with those who help to contribute to Financial Inclusion services for the Borough through regular stakeholder meetings

Thank-you to the Key Stakeholders who were involved:

- West Lancashire CVS
- Citizens Advice
- NHS Clinical commissioning group
- BTLS Revenues and Benefits
- Birchwood Centre
- Age UK
- West Lancashire Debt Advice
- DWP
- More Positive Together
- LCC Mental Health Services

Organisation	Type of support	Support for	Address	Phone number	Email address
Money Advice	Financial Inclusion	Provide a money advice and support on debt and benefits to tenants of the council, potential homeless those taking a new tenancy	49/51 Westgate, Elson House, Skelmersdale, West Lancashire, WN8 8LP	1695585230	carl.wallace@westlancs.gov.uk
Age concern central lancashire	Financial Inclusion, mental health, education	Age concern central lancashire are a charity offering support to anyone aged 18 and above	143 Station road, Preston PR5 6LA	01772 629504	
Age uk lancashire	Financial Inclusion, mental health, education	Aims to make a positive difference to the lives of all older people in the county and make later life a more fulfilling and enjoyable experience	Suite 22 railway house railway rd chorley pr6 0hw	01254 773440	
Jobcentre plus	Benefit advice & back into work support support	Support for people in receipt of benefits	Whelmar House, Southway, Skelmersdale WN8 6NT	0800 169 0190	
Page 71 Lancashire county council	Benefit appeals work & Urgent needs fund	Help with urgent needs furniture and supporting people with appealing benefit decisions	County Hall, Fishergate, Preston PR1 8XB	0300 123 6701	
West Lancashire Debt Advice	Debt advisors	WLDA is part of the national Community Money Advice with 9 fully trained debt advisors. Free face to face debt advice. Offer appropriate debt solution.	Operating out of Emmanuel Church in Ormskirk	07731 482120	debtadvice@wlda.org.uk
Crane education foundation	Education	School charity	Back Lane Newburgh, Lancashire WN8 7XB	01257 462916	

Learning stars	Education		26 Greenhey PI, Skelmersdale WN8 9SA	01695 51888	
Skelmersdale action for youth forum (local giving)	Education	We have recently designed up to CMA's Hub Connect in order to reallocate our work in busy times so capacity is not an issue presently.	C/o 1 Feltons Skelmersdale WN8 6RP		
West Lancashire college	Education		Skelmersdale Campus, College Way, Skelmersdale WN8 6DX	01695 52300	
Lancashire lgbt centre group	Education	Support around sexual orientation and gender	C/o Brook Advisory Centre, 54-56 Darwen St, Blackburn, BB2 2BL	07788 295521	hello@lancslgbt.org.uk
Lancashire council of mosques	Education and employment	Religious institution for education and employment, health, crime and antisocial behaviour, media, quality assurance, young people and families	Norwich St, Blackburn BB1 6NZ	01254 692289	
More Positive Together	Education & Training	Supporting people aged 16 - 65 to get job ready	52 Derby St, Ormskirk L39 2DF	01695 712598	MPT@westlancs.gov.uk
Lancashire west citizens advice	Employment, benefits, debt etc	Advice agency for multiple issues	Unit 47, The Concourse Shopping Centre, Skelmersdale WN8 6LN	0344 245 1294	
Children's centre - first steps	Family support	Brings agencies together to ensure all issues of a family are tackled	Eavesdale, Tanhouse, Skelmersdale, Lancashire, WN8 6BA	01695-724873	
Children's centre - hesketh with becconsall	Family support	Brings agencies together to ensure all issues of a family are tackled	Shore Rd, Hesketh Bank, Preston PR4 6RD	01772 812630	
Children's centre - moorgate	Family support	Brings agencies together to ensure all issues of a family are tackled	Moorgate, Ormskirk L39 4RY	01695 573470	
Children's centre - park	Family support	Brings agencies together to ensure all issues of a family are tackled	Barnes Rd, Skelmersdale WN8 8HN	01695 554535	

Children's centre - st john's children's centre and extended school	Family support	Brings agencies together to ensure all issues of a family are tackled	Birch Green Rd, Birch Green, Skelmersdale WN8 6JJ	01695 559867	
Children's centre - the grove youth, community & children's centre	Family support	Brings agencies together to ensure all issues of a family are tackled	Station Approach, Burscough, Ormskirk L40 0RZ	01772 539680	
Tippy Toes baby bank	Baby provision support	Supports families with providing baby food, wipes, possible equipment and clothes	Karen Sanderson Community Engagement Officer South Division: West Lancashire Tel.	7817080873	enquiries@tippytoesbabybank.co.uk
Lancashire grt practitioners network	Family Support	Brings agencies together to ensure all issues of a family are tackled	County Hall, Fishergate, Preston PR1 8XB	0300 123 6701	
Digmoor Community Centre foodbank	Foodbank	Assist people in need with food parcels, Community shop and bedding support	1 Birleywood, Skelmersdale WN8 9HR	01695 727483	DCC@hotmail.co.uk
Prussell Trust	Foodbank	Assist people in need with food parcels	Skelmersdale	01695 725014	
Trussell Trust	Foodbank	Assist people in need with food parcels	Skelmersdale Ecumenical Centre, Firbeck, Birch Green, Skelmersdale WN8 6PN	01695 725014	
Lions Club	Furniture providers	Charity provides furniture to those most in need	N/A	N/A	t.jones.cn@gmail.com
Making space lancashire	health	supporting people in their own home, in their local community and with specialist support services.	Primrose Court, Primrose Dr, Blackburn BB1 5BT	01254 279103	
Access matters	Health care	Providing sexual and reproductive health care for teens and adults in need.	Dodpen farm, fishpond, bridport dt6 6nw	0845 612 1233	
Barnardo's - young carers service	Health care	Barnardo's offers support and services to young people aged 7-18 who have a substantial caring role which impacts on their educational, emotional, physical and/or social development. Support is offered through befriending, mentoring and outings	109 eaton road, liverpool l12 1lu	0151 228 4455	

Stonham housing association	Housing	Housing support	Skelmersdale Ecumenical Centre, Firbeck, Birch Green, Skelmersdale WN8 6PN	01695 728096	
Deafway	Housing & support	Deaf charity	Brockholes Brow, Preston PR2 5AL	01772 796461	
The birchwood centre	Housing & support	services for adults and young people, to prevent homelessness, reduce social isolation and improve health and well-being.	64 Heversham, Birch Green, Skelmersdale WN8 6QQ	01695 728391	
Carers uk	Information and Advice	We give expert advice, information and support.	Carers UK, 20 Great Dover Street, London SE1 4LX	020 7378 4999	info@carersuk.org
Disability equality (nw) ltd	Information and Advice	Information service centre	103 Church St, Preston PR1 3BS	01772 558863	
NHS West Lancashire (N-Compass)	Information and support	Carers support		0345 688 7113 (option 1)	
Ormskirk hard of hearing association	Information and support	ensure that people living with hearing loss can find information, specialist services, and social contact, in order to live well with hearing loss.	The Grange, Wycombe Road, Saunderton, Princes Risborough, Buckinghamshire, HP27 9NS	01844 348111	enquiries@hearinglink.org
The Zone – Lancashire Youth Council	Information and Support	Young people service	Yeadon, skelmersdale, WN8 6NL	01695 651350	Neil.Shearer@lancashire.gov.uk
Alzheimers society	Mental health	Alzheimer's society is a united kingdom care and research charity for people with dementia and their carers.	York house wetherby road long marston york yo26 7nh	03303330804	03301240900
RNIB	Mental Health		10 duke street, liverpool l1 5as · ~3.5 mi	01912620869	01517025700
The Ennerdale Centre	Mental Health	Mental health support	Ennerdale, Skelmersdale WN8 6AN	01695 720128	

Twinkle house	Mental Health	Wellness & sensory centre	2 Gorsey Pl, Skelmersdale WN8 9UP	01695 455625	
West lancs positive living	Mental Health	assist people with learning difficulties get homes, care and support	Suite 201 - 203 Malthouse business Centre, 48 Southport Rd, Ormskirk L39 1QR	01695 666637	
Icann (independent community advocacy network north)	Mental health and learning disability	A voice for vulnerable people, especially those who had disabilities, including Mental Health issues, Learning Disabilities or were vulnerable due to their age	Howick House, Howick Park Ave, Penwortham, Preston PR1 0LS	01772 746061	
Galloway's society for the blind	Mental health	Blind charity	Howick House, Howick Park Ave, Penwortham, Preston PR1 0LS	01772 744148	
Edge hill university	Money Advice	Provides money advice to students of the university	St Helens Rd, Ormskirk L39 4QP	01695 575171	
Page 175 Moving on Lancashire	NEET	Supports 15-18 year olds who are at risk of becoming NEET (Not in Education, Employment or Training), those aged 16-18 who are already NEET are also supported. Young people who have learning difficulties and/or disabilities (LLDD) are supported up to the age of 24 if they have an Education Health and Care (EHC) plan	Town Hall, Lancaster Rd, Preston PR1 2RL	01772 906900	info@movingonlancs.co.uk
Lancashire community finance	Personal Loans	Provide loans to residents	Skelmersdale Ecumenical Centre, Firbeck, Birch Green, Skelmersdale WN8 6PN	01772 556877	
Drug and Alcohol Services - Skelmersdale	Rehabilitation	promote recovery from addiction and dependence and support people to make positive changes to their lives.	75-79 Westgate, Skelmersdale WN8 8LP	01695270020	
The church at the centre – Ormskirk	Religion, family support	Religious support	Church St, Ormskirk L39 3RD	01695 572143	
The church at the centre – Skelmersdale	Religion, family support	Food bank & family support	Northway, Birch Green, Skelmersdale WN8 6LU	01695 722134	

Knowsley Credit Union	Savings & responsible credit	Provide loans to residents	142 Sandy Ln, Skelmersdale WN8 8LH	0151 545 3380	
Sw lancs independent community advice network	Support & advice	Sw lancs independent community advice network	Birch Green, Skelmersdale WN8 6PN	01695 726269	
ICAN	Support and advice on welfare and employment issues	Providing support with welfare and employment issues	Skelmersdale Ecumenical Centre, Firbeck, Birch Green, Skelmersdale WN8 6PN	01695 726269	
TO ADD OR AMEND E MAIL carl.wallace@westlancs.gov.uk					

Equality Impact Assessment Form



Directorate: Place & Community		Service: Income and Financial Inclusion	
Completed by: Jane Maguire		Date: 04 November 2020	
Subject Title: Financial Inclusion Strategy 2021 - 2024			
1. DESCRIPTION			
Is a policy or strategy being produced or revised:	Yes	<i>*delete as appropriate</i>	
Is a service being designed, redesigned or cutback:	No		
Is a commissioning plan or contract specification being developed:	No		
Is a budget being set or funding allocated:	Yes		
Is a programme or project being planned:	Yes		
Are recommendations being presented to senior managers and/or Councillors:	Yes		
Does the activity contribute to meeting our duties under the Equality Act 2010 and Public Sector Equality Duty (Eliminating unlawful discrimination/harassment, advancing equality of opportunity, fostering good relations):	Yes		
Details of the matter under consideration:	The Strategy aims to address the issues contributing to Financial exclusion for tenants and residents and aims to provide relevant and appropriate financial inclusion services within West Lancashire Borough. The document contains an action plan detailing how to achieve this		
<p><i>If you answered Yes to any of the above go straight to Section 3</i> <i>If you answered No to all the above please complete Section 2</i></p>			
2. RELEVANCE			
Does the work being carried out impact on service users, staff or Councillors (stakeholders):	Yes/No*	<i>*delete as appropriate</i>	
If Yes , provide details of how this impacts on service users, staff or Councillors (stakeholders): <i>If you answered Yes go to Section 3</i>			
If you answered No to both Sections 1 and 2 provide details of why there is no impact on these three groups: <i>You do not need to complete the rest of this form.</i>			
3. EVIDENCE COLLECTION			
Who does the work being carried out impact on, i.e. who is/are the stakeholder(s)?	Financially excluded tenants and residents who are in debt or suffering from financial hardship and may be vulnerable and have complex		

	needs
If the work being carried out relates to a universal service, who needs or uses it most? (Is there any particular group affected more than others)?	The strategy puts in place measures that will ensure all residents of West Lancashire will have access to support and provision with a focus on those seeking employment, and those with mental health issues
Which of the protected characteristics are most relevant to the work being carried out?	<i>*delete as appropriate</i>
Age	Yes
Gender	Yes
Disability	Yes
Race and Culture	Yes
Sexual Orientation	No
Religion or Belief	No
Gender Reassignment	No
Marriage and Civil Partnership	No
Pregnancy and Maternity	Yes
4. DATA ANALYSIS	
In relation to the work being carried out, and the service/function in question, who is actually or currently using the service and why?	There are a range of services provided to current tenants, new tenants, potentially homeless and any resident of the borough who are seeking services to provide advice on money management and debt.
What will the impact of the work being carried out be on usage/the stakeholders?	The strategy aims to ensure that services are widely promoted and locally accessible. That there is a multi- support agency approach for those with complex needs and need money advice services. To tackle digital exclusion and ensuring that all residents can maximise their money, access affordable financial products and can make informed decisions. This will have a positive impact on the individual and families, the communities and benefit the Council through tenancy sustainability and income collection for rents and council tax. It will ensure that there are robust services for financial wellbeing.
What are people's views about the services? Are some customers more satisfied than others, and if so what are the reasons? Can these be affected by the proposals?	The initial findings and feedback on services from customers, provider's and stakeholders demonstrated high levels of satisfaction. However we will be undertaking a review of services and more extensive data gathering to ensure that services are targeted to have a positive impact on those most in need of the services

What sources of data including consultation results have you used to analyse the impact of the work being carried out on users/stakeholders with protected characteristics?	None
If any further data/consultation is needed and is to be gathered, please specify:	Further work on the services user provision, evidence and statistical data to be gathered as part of the action delivery plan due to impact of Covid19 and changes to demands.
5. IMPACT OF DECISIONS	
In what way will the changes impact on people with particular protected characteristics (either positively or negatively or in terms of disproportionate impact)?	The proposal will have a positive impact by enabling all residents including those with other support needs to access supportive debt and money advice services through various access point. Supportive debt services and a range of financial advice services for all residents will have a positive impact on health and wellbeing.
6. CONSIDERING THE IMPACT	
If there is a negative impact what action can be taken to mitigate it? (If it is not possible or desirable to take actions to reduce the impact, explain why this is the case (e.g. legislative or financial drivers etc.).	N/A
What actions do you plan to take to address any other issues above?	No actions
7. MONITORING AND REVIEWING	
When will this assessment be reviewed and who will review it?	The EIA will be refreshed when the strategy is reviewed and updated

