



# West Lancashire Borough Council

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

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## **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](http://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.

## **F. FINANCIAL AND RESOURCE IMPLICATIONS**

- 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.
- 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.
- 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.
- 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**

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**

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.

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### **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**

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

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