

# **WLBC**

# **Financial Inclusion Strategy**

## **2021-2024**

DRAFT

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## 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.

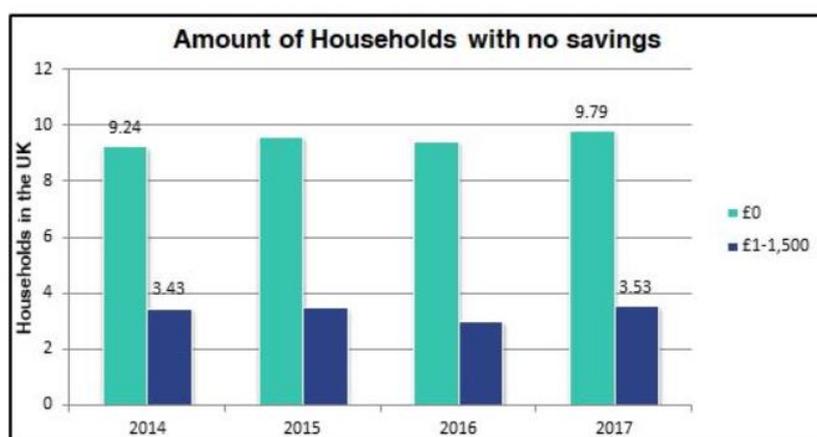
## Mortgage arrears

- 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