

**Notes from the Financial Inclusion Stakeholder Workshop - 11/01/2022****Date and Time:** 11<sup>th</sup> January 2022, 13:00-15:00**Location:** Microsoft Teams**Present:**

<b>Scott Butterfield</b>	<b>(Chair - Strategy, Policy &amp; Research Manager, Blackpool Council)</b> scott.butterfield@blackpool.gov.uk
<b>Louise Jones</b>	<b>(Head of Revenues, Benefits and Customer Services, Blackpool Council)</b> louise.jones@blackpool.gov.uk
<b>Hugo Smith</b>	<b>(Research and Intelligence Officer, Blackpool Council)</b> Hugo.Smith@blackpool.gov.uk
<b>Grace Naylor</b>	<b>(Graduate Strategy Officer, Blackpool Council)</b> Grace.Naylor@blackpool.gov.uk
<b>Andy Divall</b>	<b>(Head of Equality and Diversity, Blackpool Council)</b> andy.divall@blackpool.gov.uk
<b>Hannah Cassidy</b>	<b>(Housing Options Service Manager, Blackpool Council)</b> hannah.cassidy@blackpool.gov.uk
<b>Richard Scholes</b>	<b>(Housing Services Manager, Blackpool Coasting Housing)</b> richard.scholes@bch.co.uk
<b>Jane Hearne</b>	<b>(Resilience Services Manager, Blackpool Coastal Housing)</b> Jane.Hearne@bch.co.uk
<b>Bev Lucas</b>	<b>(CEO, Blackpool Food Bank)</b> Bev@blackpoolfoodbank.co.uk
<b>Neil Reid</b>	<b>(Founder and Chairman, Blackpool Foodbank)</b> Neil@blackpoolfoodbank.co.uk
<b>Tracy Hopkins</b>	<b>(Chief Executive, Citizens Advice)</b> tracy.hopkins@blackpoolcab.org.uk
<b>Anthony Brookes</b>	<b>(Business Development and Payroll Manger, CLEVR Money Credit Union)</b> Anthony@clevr.money
<b>Stacey Machin</b>	<b>(Partnership Manager for Blackpool Job Centre, DWP)</b> STACEY.MACHIN1@DWP.GOV.UK
<b>Steph Buchanan</b>	<b>(Manger of Furniture Matters)</b> SBuchanan@furniturematters.org.uk

1	<p><b>Welcome and Introductions</b></p> <p>Scott Butterfield welcomed the attendees and invited the stakeholders to introduce themselves to the group.</p>
2	<p><b>Introduction to Financial Inclusion</b></p> <p>Grace Naylor gave a brief introduction to the Financial Inclusion Strategy and explained what financial inclusion is.</p> <p>(Please see PowerPoint presentation attached)</p> <p><b>Comments :</b></p> <p>Tracy Hopkins highlighted the importance of understanding the wider context of financial inclusion in Blackpool, for example, the higher levels of deprivation, rising energy costs and inflation.</p> <p>Richard Scholes suggested that access to other non-financial products and services such as affordable housing and subsidised rents should be included as part of the definition for financial inclusion.</p> <p>Andy Divall suggested that we review the scope of the strategy and consider creating a broader inclusion strategy.</p>
2	<p><b>Presentation of Evidence Base and Horizon Scanning – Hugo Smith</b></p> <p>Hugo Smith presented the quantitative evidence base for the Financial Inclusion Strategy, providing both local and national context data.</p> <p>(Please see the PowerPoint presentation attached).</p> <p><b>Comments:</b></p> <p>Tracy Hopkins offered to share current local data around the number of people seeking debt advice and the various different circumstances that they are in (<i>Hugo Smith to follow up</i>).</p>
3	<p><b>Current Service Provisions – Benefits Department – Louise Jones</b></p> <p>Louise Jones outlined some of the current service provisions being delivered by the Council's Benefits Department:</p> <ul style="list-style-type: none"> <li>• Council Tax Reduction Scheme Hardship Payments.</li> <li>• Discretionary Support Scheme.</li> <li>• Independent debt advice through a team of accredited debt advisors.</li> <li>• Outreach workers to help ensure people have claimed the benefits they are entitled to.</li> <li>• Provision of Personal Budgeting Support.</li> </ul>
4	<p><b>Current Service Provisions – Voluntary Community and Faith Sector – All</b></p> <p>Scott Butterfield asked each stakeholder to briefly summarise the work their organisations are doing to support financial inclusion.</p>

**Stacey Machin – Blackpool Job Centre, DWP:**

- **Payment Exception Service** - supports individuals who do not have a bank account to collect their benefit or pension payment. These payments will be issued as a voucher or a text message and can be cashed at a pay point. There have been issues with people's money being paid into other person's bank accounts, and so the initial opening of a bank account has become quite challenging at the Job Centre.
- **Six months free broadband through Talk Talk** - supports individuals who are socially isolated by allowing them to communicate with people online, and providing them with access to online courses.
- **Advances on Universal Credit** - no interest charge
- **Flexible Support Fund** – reduce barriers to people accessing employment e.g. phones, tablets, work clothes etc. There has been issues with phones ending up at cash convertors.
- **Working with Landlords:** Support individuals with paying their rent. There have been issues with customers who forget to update their details regularly.
- **Working with Housing Options:** Address some of the reasons why individuals are in Housing Options and ensuring customers are receiving the benefits they are entitled to.

**Tracy Hopkins – Citizens Advice:**

- **Debt Advice** – providing debt advice to over 1,000 people ever year across Blackpool (via phone, email and face to face). Delivering debt advice across most GP practices in Blackpool, with many clients from GP services more vulnerable to financial difficulties as they are experiencing long term health problems and disabilities.
- **Welfare benefits advice** – Help individuals claim benefits that are due and the benefits that they are entitled too.
- **Mandatory reconsiderations and appeals** - partnership with Shelter and Independent Community Advocacy Network North (ICANN).
- **Housing solicitor**- legal aid for people who are eligible, to challenge evictions and section 21's.
- **Research and campaigning** - gather data and advocate on behalf of people from a financial point of view. For example, Citizen's Advice successfully advocated to change the law on Loyalty Penalties, which discriminated against loyal customers and people who have less digital access such as the elderly.
- **Grant schemes:** help pay off gas and electricity arrears. They provide grants to help people access a whole range of essential things, and also provide grants to the voluntary community faith sector to help them access funds that enable them to deliver work on the ground.
- **Social Prescribing Services:** Connecting people who are socially isolated to the community.
- **Young Citizens Advice:** peer to peer work with young people who are financially and digitally excluded.
- Issue of capacity and unmet-demand.

**Anthony Brookes – The Credit Union**

- **Affordable loans and savings accounts** - People's savings in the Credit Union contribute towards the credit union's loan fund.
- **Not for profit organisation** - regulated in the same way as the banks so people's money is protected. Any profits made are repaid by dividends.
- **Signposting to the Council's advice team.**

- **Strict affordability checks.** Often a single male on jobseekers allowance will fail to meet affordability checks.
- **Working with the local community:** Encourage residents to avoid loan sharks, and provide them with alternative solutions.

#### **Neil Reid and Bev Lucas - Blackpool Food Bank**

- **Food distribution:** distribute and supply food to over 70 organisations locally to meet the food need of those in food crisis and food stress.
- Working with the Faith Sector, Blackpool Coastal Housing, the council, schools and a number of voluntary and community services.
- Work with people who are in food crisis and food stress.
- **Food Ladder:**
  - o Top of the ladder = Food secure e.g. individuals who buy their food shopping from super markets such as Waitrose, Tesco etc.
  - o Middle of the ladder= Food Stress (increasing number of people who are experiencing difficulties in affording food. Individuals in food stress are looking for a 'hand up' rather than a 'hand out' e.g. access food at a reduced cost.)
  - o Bottom of the ladder = Food Crisis (need emergency support).
- **Currently piloting a number of projects** taking a mobile food offering to various hubs in the area. Already have the necessary infrastructure in place e.g. premises, storage, fridges and freezers.
- **Primary supplier across the town** in terms of supporting a number of organisations.
- **In 2021, we distributed 613,000 meals to people across Blackpool**, this was made up of some discretionary parcels, food that we distribute to the schools that can be used to support parents, and distribute to other people.
- **Provisions are currently expanding all the time.**
- **Do not work with individuals as such but they support organisations in the food with their food provision.**
- **Work with suppliers to receive donations from them, and also repurpose food that potentially could go into landfill and distributing.**

#### **Furniture Matters**

- **Reuse and recycling organisation:** provide quality new and reused furniture at affordable low-cost prices
- **Bulky Matters service:** Collect furniture and items from households to see what items can be reused and what can be landfilled. Over 50% of items are saved from going to landfill, with a portion of those items being reused on the discretionary funds. All furniture and items have been through the white goods workshop, which means they have been tested and are fit for reuse with a 12 month warranty.
- **Work with Blackpool coastal housing:** Help with removals and distribute white goods packages.
- **Assist those on Universal Credit:** Help fit and deliver washers and cookers at a reduced cost for people on Universal Credit.

#### **Richard Scholes – Blackpool Coastal Housing**

- **Provide low cost affordable housing**
- **New Tenants are referred into personal budgeting sessions:** through these sessions advisors are able to identify issues around money, and can refer tenants to discretionary housing payment teams and debt advice teams.

- **Financial checks:** conduct financial checks on all tenants to ensure that their rent is affordable.
- **Financial Support Officer Service:** ensure tenants are claiming the benefits that they are entitled to, and refer to other service where appropriate.
- **Work with DWP around Universal Credit:** ensure tenants receive direct payments if they are struggling to pay rent.
- **Assist in creating affordable payment plans:** Work with tenants to try and get them out of rent arrears
- **Affordable warmth scheme:** Aim to prevent fuel poverty by helping tenants understand their fuel bills, provide winter warm packs, boiler servicing and re-glazing where necessary.
- **Tenants Project Fund:** provides grants to a range of community based projects.

#### Jane – Blackpool Coastal Housing

- **Signpost to different partners.**
- **More Positive Together (European Social Funded):** supporting people with employment, education, training or volunteering to improve their quality of life. It is important to work 1:1 with individuals to understand the barriers to employment they might be facing e.g. long term unemployment and mental health issues, and to help them apply for jobs. Financially support individuals with bus passes and work clothes.
- **Work with housing options:** to support people in applying for housing.
- **Resilience Housing Support Service:** Supporting individuals to sustain their tenancies, to encourage long-term tenancies. However, not everyone wants to be helped or wants the responsibility of having a property.

#### Hannah Cassidy – Housing Options

- **Working with people who are homeless or threatened with homelessness**
- Offer **advice** to people who are in housing need.
- **Administer applications to the social housing register** (BCH, Great Places etc.)
- **Preventing homelessness:** assist individuals who are expressing problems within their accommodation. For example, individuals often experience financial barriers to either keeping accommodation or moving into accommodation.
- **Supporting tenants who are threatened with eviction with:** challenging notices, looking at whether or not their property is affordable, whether or not we can negotiate with the landlord in order to repay potential rent arrears, or whether or not we need to intervene and help financially with pay with arrears.
- **Tenancy support workers:** help people manage their budgets when they resettle into the Community
- Homeowners with a mortgage often struggle access funds to help with arrears.
- Help resettle individuals into the community because often it is easy to put a roof over people's heads, but the underlying issues must be dealt with also.

#### Andy Divall – Faith Sector

- **Faith in social action in Blackpool** - mapping 70 different faith groups across the town and grouped together into different themes.
- **Groups which disproportionately experience financial and social exclusion:**
  - The elderly
  - Individuals with long term illness or disability,
  - The BME community in the concentrated inner ward areas are extremely socially exclude as they often face discrimination and language barriers.

	<ul style="list-style-type: none"> <li>○ Women and single parents disproportionately suffer the burden of child caring responsibilities. If there is an increase in the cost of public transport, this will disproportionately have a financial burden on women as women are more reliant on public transport.</li> <li>○ Important for the council to consider how it can shape policy making on poverty and exclusion in the town.</li> </ul>
5	<p><b>Workshop Discussion - All</b></p> <ul style="list-style-type: none"> <li>- <i>Which groups are most affected by financial exclusion?</i></li> <li>- <i>What are the main problems these groups are facing?</i></li> <li>- <i>What type of help do people need?</i></li> <li>- <i>What gaps are there in current service provisions?</i></li> <li>- <i>How can we work together to address these gaps?</i></li> </ul> <p><b>Hannah Cassidy</b></p> <ul style="list-style-type: none"> <li>● The vast majority of individuals who are homeless, or threatened with homelessness that work with Housing Options are either single people or childless couples. These individuals experience barriers in accessing Bank Accounts and have multiple complex issues e.g. mental health, criminality, drug and alcohol issues which means they are more likely to borrow and spend irresponsibly.</li> </ul> <p><b>Jane Hearne</b></p> <ul style="list-style-type: none"> <li>● People with learning disabilities, special needs and individuals on the autistic spectrum often go under the radar, as they aren't connected to any support networks and are very vulnerable. This has a negative impact on their lives as they do not know where to ask for help and don't know to ask for help, and so this group need to be supported more. Unfortunately, social workers are stretched and mental health services are also stretched.</li> </ul> <p>Comment: People experiencing a learning difficulty don't always meet the threshold for help from Adult Social Care.</p> <p><b>Neil Reid</b></p> <ul style="list-style-type: none"> <li>● We need to consider how can we work together to address current gaps in service provisions, for example, through cross sector collaboration (private, public and volunteer sector).</li> <li>● While there are lots of things going on in the town to meet the immediate need, more needs to be done to solve the root causes of residents' problems.</li> <li>● We need to join up services so that people do not constantly get signposted and asked the same questions multiple times.</li> <li>● It is important that we understand the provisions of each service and service capacity.</li> </ul> <p><b>Stacey Machin</b></p> <ul style="list-style-type: none"> <li>● Often people with complex needs do not know how to make their money last them until the end of the month or anywhere safe to keep it.</li> <li>● Youth Customers – many individuals come to the Job Centre as soon as they turn 18 and make their claim to benefits. However, times have changed and many young people are falling victim to scams online and participating in online gambling.</li> </ul>

	<ul style="list-style-type: none"> <li>• While we offer educational courses through NatWest, for examples courses on how to budget, what will happen when they get a job and scams, there is concern that young people are ruining their credit scores and ruining their changes before they even get started because as soon as they start getting into Universal Credit they start getting into debt.</li> <li>• We should consider looking at the education side of things for the youth.</li> </ul> <p><b>Hannah Cassidy</b></p> <ul style="list-style-type: none"> <li>• Financial inclusion is a really good opportunity to try and do some early intervention work with people to try and reduce the reliance on emergency provision or statutory services. We need to lead towards an early intervention.</li> </ul> <p><b>Bev Lucas</b></p> <ul style="list-style-type: none"> <li>• Hidden debt is also a problem.</li> <li>• We need to consider how we can ensure people who aren't currently working with services, engage with them when they need help, before it gets to a crisis point. One potential way to do this is by promoting the current services available across the town.</li> <li>• We also need to consider the terminology that we are using, so ensuring that we avoid using jargon terms and instead use words that are understandable to all.</li> </ul> <p><b>Steph Buchanan</b></p> <ul style="list-style-type: none"> <li>• It would be really useful if students in schools are taught about money, debt, the financial and wellbeing benefits of being employed and the different payment plans that are out there e.g. Klarna. Is this something that is currently happening?</li> </ul> <p><b>Machin Stacey JCP DWP WORK AND HEALTH SERVICES</b></p> <ul style="list-style-type: none"> <li>• There are in school advisors who go out and cover different aspects, but they will more likely cover apprenticeships and moving onto work.</li> </ul> <p><b>Richard Scholes</b></p> <ul style="list-style-type: none"> <li>• We need to consider people in employment as part of the hidden groups. For example, there are people with mortgages who are on the verge having their properties being repossessed, which would take a huge toll on that persons' mental health.</li> <li>• Currently, services are directed towards individuals who are unemployed or homeless, and so it is important that we consider those who on the face of it look financially stable when in fact they are not, because often these people will end up using loan sharks.</li> </ul> <p><b>Comment in the chat</b>  <b>Tracy Hopkins [14:25]:</b>  'I think it would be good to take an outline/draft strategy to the VCFSE Leadership Group at some point. I can facilitate this and get it on the agenda.  In terms of other organisations it might be worthwhile a link with health, maybe PCN level? As there's links between debt and mental health and financial difficulties can lead people to their GP when other services would be more appropriate.  The range of support from everyone here today is vast, really good to hear about it all. It occurs to me that there's opportunities for partnerships and more joined up working. It also occurs to me how much more could be done if we have the resources.'</p>
6	<b>Closing</b>