

Blackpool Council

5 July 2022

To: Councillors Burdess, Mrs Callow JP, Critchley, Galley, Jackson, Mrs Scott, Stansfield and Walsh

The above members are requested to attend the:

SCRUTINY LEADERSHIP BOARD

Wednesday, 13 July 2022 at 6.00 pm
in Committee Room A, Town Hall, Blackpool FY1 1GB

A G E N D A

1 DECLARATIONS OF INTEREST

Members are asked to declare any interests in the items under consideration and in doing so state:

(1) the type of interest concerned either a

- (a) personal interest
- (b) prejudicial interest
- (c) disclosable pecuniary interest (DPI)

and

(2) the nature of the interest concerned

If any member requires advice on declarations of interests, they are advised to contact the Head of Democratic Governance in advance of the meeting.

2 MINUTES OF THE LAST MEETING HELD ON 2 MARCH 2022 (Pages 1 - 4)

To agree the minutes of the last meeting held on 2 March 2022 as a true and correct record.

3 PROVISIONAL OUTTURN 2021/2022 (Pages 5 - 54)

To consider the report of the Director of Resources on the Provisional Revenue Outturn for 2021/22 compared with the approved budget and the capital expenditure in the year ended 31 March 2022 with sources of funding.

4 COUNCIL PLAN PERFORMANCE (Pages 55 - 68)

To present performance against the Council Plan for the period 1 April 2021 – 31 March 2022.

5 FINANCIAL INCLUSION STRATEGY (Pages 69 - 148)

To present the draft Financial Inclusion Strategy for 2022-2027 for consideration and comments.

6 CHANNEL SHIFT SCRUTINY REVIEW FINAL REPORT (Pages 149 - 182)

To consider the Channel Shift Scrutiny Review Panel's final report for submission to the Executive.

7 SCRUTINY WORKPLANS (Pages 183 - 192)

To consider the workplan of the Scrutiny Leadership Board and of the Scrutiny Committees and identify any further areas requiring scrutiny.

8 DATE AND TIME OF NEXT MEETING

To note the date and time of the next meeting as Wednesday 12 October 2022, commencing at 6.00pm.

Venue information:

First floor meeting room (lift available), accessible toilets (ground floor), no-smoking building.

Other information:

For queries regarding this agenda please contact Sharon Davis, Scrutiny Manager, Tel: 01253 477213, e-mail sharon.davis@blackpool.gov.uk

Copies of agendas and minutes of Council and committee meetings are available on the Council's website at www.blackpool.gov.uk.

Public Document Pack Agenda Item 2

MINUTES OF SCRUTINY LEADERSHIP BOARD MEETING - WEDNESDAY, 2 MARCH 2022

Present:

Councillor Mrs Callow JP (in the Chair)

Councillors

Burdess	Hutton	Stansfield
Galley	Mrs Scott	Walsh

In Attendance:

Lisa Arnold, Head of Catering and Leisure Services
Sharon Davis, Scrutiny Manager
Ruth Henshaw, Delivery Development Officer
Annie Heslop, Green Infrastructure Development Manager
Grace Naylor, Graduate Strategy Officer
Steve Thompson, Director of Resources

1 DECLARATIONS OF INTEREST

There were no declarations of interest on this occasion.

2 MINUTES OF THE LAST MEETING HELD ON 16 SEPTEMBER 2021

The minutes of the last meeting held on 16 September 2021 were signed by the Chair as a true and correct record.

3 FINANCIAL PERFORMANCE MONITORING AS AT MONTH 9 2021/22

Mr Steve Thompson, Director of Resources presented the financial performance monitoring as at month 9 2021/2022 to the Scrutiny Leadership Board. He highlighted that month 9 was a key milestone in the financial year with the data being used to inform the following year's budget and provide a year end forecast. The reporting focussed on individual services with the highest overspend being noted in Children's Services.

It was reported that the Council had maintained working balances of approximately £6 million despite the volatility caused by the pandemic and that focussed remained on building earmarked reserves to protect the Council from potential future liabilities.

The net Covid costs to the Council in 2021/2022 had been recorded as £3.7 million once the additional grants received had been taken into account. This contributed to a total overspend of £5.6 million in the current financial year. Initially savings of £20.3 million had been identified for 2021/2022, the vast majority of which had been achieved, however, additional pressures had emerged during the year resulting in the overspend.

Mr Thompson referred to levels of Council Tax and Business Rate collection, noting the business rate grants on offer from the Government during the pandemic. He also highlighted the ongoing capital investment at Foxhall Village before receiving questions.

MINUTES OF SCRUTINY LEADERSHIP BOARD MEETING - WEDNESDAY, 2 MARCH 2022

Members noted the Council's Medium Term Financial Sustainability (MTFS) Strategy and queried the progress being made in comparison to the expectations set out within the Strategy. In response, Mr Thompson advised that it was difficult to compare in-year financial reporting with a six- year strategy. The Council had been successful in adapting and delivering services through the pandemic whilst still regarding the principles set out within the MTFS Strategy which had been agreed prior to the pandemic.

In response to a further question, Mr Thompson advised that local government was currently a high risk sector and that the six-year MTFS provided the financial direction of the Council and demonstrated how the Council would remain solvent and sustainable.

The Board considered the main areas of overspend within the month 9 reporting and requested more information regarding the overspends on educational transport and the Conference Centre. In reply, Mr Thompson advised that the pressure on school transport had increased in recent years, however, its provision had recently been moved to a different department within the Council and the budget would be 'right sized' in order to ensure it accurately reflected the expected spend. In relation to the Conference Centre he advised that there had been delays in opening, however, due to the pandemic it would not have been able to operate as expected if it had opened on time. Mr Thompson noted that the conference industry was operating at 50% of pre-pandemic levels and therefore aggressive marketing of the Centre was required in order to attract new clients.

The Chair highlighted that Blackpool Council had received some of the highest cuts in funding per head of population and raised concerns that this was the case when Blackpool was known to be an area of significant deprivation. She queried what the Council was doing to bring this issue to the attention of the Government. In response, Mr Thompson advised that the Council was in ongoing dialogue with the new Department for Levelling Up and that advice had been received that the local government funding formula would be reviewed.

4 COUNCIL PLAN PERFORMANCE REPORT - Q2 2021/22

Ms Ruth Henshaw, Delivery Development Officer presented the quarter 2 Council Plan performance data noting that quarter 3 data would be submitted to the Board in July 2022 alongside end of year data. She provided an overview of the key indicators within both priority 1 and priority 2 and noted that the indicators relating to organisations resilience would be updated to reflect the Council's climate emergency ambitions.

The Board discussed the data related to the town centre indicators in detail and raised concerns that it did not accurately reflect the true feelings of residents. Members noted that they had received numerous comments that indicated that views of the town centre might be more negative than what had been recorded. Ms Henshaw advised that views of residents would be sought through surveys carried out in the town centre and further concern was raised that the data recorded would therefore not reflect the views of residents who had already decided not to visit the town centre and those working in the town centre. Members requested that consideration be given to the concerns raised and that Ms Henshaw work with relevant Council officers in order to review the way in which residents' views of the town centre were sought, reporting back to the next meeting of the Board.

MINUTES OF SCRUTINY LEADERSHIP BOARD MEETING - WEDNESDAY, 2 MARCH 2022

The key objective that Blackpool be the number one tourist destination in the UK was discussed and Members queried what steps were required in order to ensure that this objective was achieved and it was commented that how data could be utilised to demonstrate that the objective had been achieved must be considered.

A number of questions that could not be answered without further information being sought were identified, as recorded below. It was agreed that an answer would be provided in writing following the meeting:

- The number of jobs created for Blackpool and FY postcode residents at Blackpool Enterprise Zone.
- The reasons why the data relating to Adult Social Care discharge delays was not being recorded and when this would resume.
- The financial cost to the Council of the 183 Looked After Children from outside of the FY post code.

The Committee agreed:

1. That Ms Henshaw work with relevant Council officers in order to review the way in which residents' views of the town centre were sought, reporting back to the next meeting of the Board.
2. The answers to the questions identified be provided in writing following the meeting.

5 GREEN AND BLUE INFRASTRUCTURE STRATEGY AND ACTION PLAN PERFORMANCE REPORT

Ms Annie Heslop, Green Infrastructure Development Manager introduced the report and highlighted a number of key developments since the last report to the Board in progressing the numerous actions contained within the Green and Blue Infrastructure Strategy. She advised that the future priorities included compiling park development plans for each park, increased marketing, improved website and an ecological review of key sites.

Members noted the success of the Park Ranger Scheme and queried whether it could be extended beyond the original BetterStart wards. In response, Ms Heslop advised that the Council was considering how the provision could be increased across the town through adapting the Ranger programme to urban parks and community gardens.

The Board highlighted particular areas of concern, where green space had been flooded and made unusable and potentially dangerous, particularly around Herons Reach and Marton Mere Nature Reserve. Ms Heslop noted the areas highlighted and advised that a number of council services were looking at changes made by Marton Mere Caravan Park, following concerns raised by Natural England due to the potential wider impact on wildlife and the SSSI status of the site. Ms Heslop also advised that the town wide Ecological Review that would be undertaken in the next 12 months would include a detailed review and development of a management plan for Marton Mere to ensure the space was managed correctly to maintain and enhance this ecological space.

The actions related to allotments were noted and in response to additional questions, Ms Lisa Arnold, Head of Leisure and Catering Services advised that allotments in Blackpool were currently self-managed and therefore the Council did not hold a list of registered

MINUTES OF SCRUTINY LEADERSHIP BOARD MEETING - WEDNESDAY, 2 MARCH 2022

interest. The allotment associations were constituted organisations and the Council worked with them to ensure robust processes were in place. If any new locations were identified within the town for additional allotments these would also be self-managed.

The Board discussed Stanley Park Lake in detail and the issues caused by the fast growing weeds. It was noted that the Council had been unsuccessful thus far in seeking funding to dredge the lake, which was seen as the only way in which the problem would be solved long term. The cost of dredging the lake was noted to be approximately £1 million and the timescale for the work was dependent on when funding became available and when the Council was successful in applying for that funding. It was noted that various angles would be explored when seeking funding included sports grants, historic, flooding and biodiversity due to the prominence of the lake. Members also suggested that the Council seek to utilise social value returns gained through procurement and development for the lake if possible and Ms Heslop agreed to explore this idea with the new Social Value Officer.

The issue of declining numbers of volunteers was also discussed in detail with ideas considered with a view to increase community involvement in the parks. It was suggested that a Parks Foundation would be a useful introduction in order to take responsibility for all open spaces without an already organised parks group in place in order to mobilise individuals.

6 SCRUTINY COMMITTEE WORKPLANS

The Scrutiny Leadership Board considered its workplan and those of the Scrutiny Committees. It was agreed that a further update on the Green and Blue Infrastructure Strategy be included in approximately six months.

7 DATE AND TIME OF NEXT MEETING

The date and time of the next formal meeting of the Scrutiny Leadership Board was noted as 13 July 2022, subject to confirmation at Annual Council.

Chairman

(The meeting ended at 7.39 pm)

Any queries regarding these minutes, please contact:
Sharon Davis, Scrutiny Manager
Tel: 01253 477213
E-mail: sharon.davis@blackpool.gov.uk

Report to: **SCRUTINY LEADERSHIP BOARD**

Relevant Officer: Steve Thompson, Director of Resources

Date of Meeting: 13 July 2022

PROVISIONAL OUTTURN 2021/22

1.0 Purpose of the report:

1.1 To consider the report of the Director of Resources on the Provisional Revenue Outturn for 2021/22 compared with the approved budget and the capital expenditure in the year ended 31 March 2022 with sources of funding.

2.0 Recommendation(s):

2.1 To review the provisional revenue outturn for 2021/22, providing challenge and identifying any specific issues for further scrutiny.

3.0 Reasons for recommendation(s):

3.1 To ensure robust scrutiny of financial performance.

3.2 Is the recommendation contrary to a plan or strategy adopted or approved by the Council? No

3.3 Is the recommendation in accordance with the Council's approved budget? Yes

4.0 Other alternative options to be considered:

None.

5.0 Council Priority:

5.1 The relevant Council Priority is:

“The economy: Maximising growth and opportunity across Blackpool”

6.0 Background Information

6.1 The report of the Director of Resources attached at Appendix 3(a) to this report

outlines the Provisional Revenue Outturn for 2021/22 compared with the approved budget and the capital expenditure in the year ended 31 March 2022 with sources of funding.

6.2 Does the information submitted include any exempt information? No

7.0 List of Appendices:

Appendix 3(a) – Executive Decision Notice and its appendices as follows:

- Appendix 2a – Detailed Report to the Executive of the Director of Resources
- Appendix 2b – Outturn Summary
- Appendix 2c - Chief Executive Summary
- Appendix 2d - Governance and Partnership Summary
- Appendix 2e - Ward Budgets Summary
- Appendix 2f – Resources Summary
- Appendix 2g – Communications and Regeneration Summary
- Appendix 2h- Strategic Leisure Assets Summary
- Appendix 2i – Community and Environmental Services Summary
- Appendix 2j - Adult Services Summary
- Appendix 2k - Children’s Services Summary
- Appendix 2l - Public Health Summary
- Appendix 2m - Budgets Outside the Cash Limit Summary
- Appendix 2n – Capital Outturn Summary

8.0 Financial considerations:

8.1 See reports and appendices.

9.0 Legal considerations:

9.1 None.

10.0 Risk management considerations:

10.1 Impact of financial performance on Council reserves and balances.

11.0 Equalities considerations:

11.1 None.

12.0 Sustainability, climate change and environmental considerations:

12.1 None.

13.0 Internal/ External Consultation undertaken:

13.1 None.

14.0 Background papers:

14.1 None.

This page is intentionally left blank

Notice of:	EXECUTIVE
Decision Number:	EX24/20222
Relevant Officer:	Steve Thompson, Director of Resources
Relevant Cabinet Member:	Councillor Lynn Williams, Leader of the Council
Date of Meeting:	13 June 2022

PROVISIONAL OUTTURN 2021/22

1.0 Purpose of the report:

- 1.1 The report of the Director of Resources on the Provisional Revenue Outturn for 2021/22 compared with the approved budget and the capital expenditure in the year ended 31 March 2022 with sources of funding.

2.0 Recommendation(s):

- 2.1 To approve the provisional revenue outturn for 2021/22 and in so doing to note that the figures are subject to external audit and final accounting adjustments (ref. paragraph 2.1).
- 2.2 To approve the recommendation regarding the underspend of £71,000 in respect of the scheme commitments on Ward Budgets to be carried forward to 2022/23 in full (ref. paragraph 3.3). Noting that this recommendation is the result of the implementation of the Ward Funding scheme arrangements approved by Executive on the 7 December 2020 (decision EX54/2020 refers).
- 2.3 To approve the provisional capital outturn for 2021/22 and methods of scheme funding as outlined (ref. paragraphs 4.2 and 4.5).
- 2.4 To note the Prudential Indicator (ref. paragraph 4.3).
- 2.5 To note the levels of the earmarked reserves including those for the Housing Revenue Account and maintained schools (ref. paragraphs 6.1, 6.4 and 6.5).
- 2.5 To note the revised dates and process for the draft, final audited accounts and the public inspection of accounts (ref. paragraph 9.1, 9.2, 9.3, 9.4 and 9.5).

3.0 Reasons for recommendation(s):

3.1 To bring the Provisional and Capital outturn figures to Members' attention at the earliest opportunity in accordance with good financial practice and to seek approval of the treatment of carry forward underspend as outlined in paragraph 3.3 of the report at Appendix 2a to the Executive report.

3.2 Is the recommendation contrary to a plan or strategy adopted or approved by the Council? No

3.3 Is the recommendation in accordance with the Council's approved budget? Yes

4.0 Other alternative options to be considered:

None.

5.0 Council Priority:

5.1 The relevant Council Priority is: "The economy: Maximising growth and opportunity across Blackpool".

6.0 Background Information

6.1 The report of the Director of Resources attached at Appendix 2a to this report outlines the Provisional Revenue Outturn for 2021/22 compared with the approved budget and the capital expenditure in the year ended 31 March 2022 with sources of funding.

6.2 Does the information submitted include any exempt information? No

7.0 List of Appendices:

Appendix 2a - Report of the Director of Resources

Appendix 2b - Outturn Summary

Appendix 2c - Chief Executive Summary

Appendix 2d - Governance and Partnership Summary

Appendix 2e - Ward Budgets Summary

Appendix 2f - Resources Summary

Appendix 2g - Communications and Regeneration Summary

Appendix 2h - Strategic Leisure Assets Summary

Appendix 2i - Community and Environmental Services Summary

Appendix 2j - Adult Services Summary

Appendix 2k - Children's Services Summary
 Appendix 2l - Public Health Summary
 Appendix 2m - Budgets Outside the Cash Limit Summary
 Appendix 2n - Capital Outturn Summary

8.0 Financial considerations:

8.1 See reports and appendices.

9.0 Legal considerations:

9.1 None.

10.0 Risk management considerations:

10.1 Impact of financial performance on Council reserves and balances.

11.0 Equalities considerations:

11.1 The Equality Analysis completed when the General Revenue budget was approved by Council on 8 March 2021 remains relevant.

12.0 Sustainability, climate change and environmental considerations:

12.1 None.

13.0 Internal/ External Consultation undertaken:

13.1 None.

14.0 Background papers:

14.1 None.

15.0 Key decision information:

15.1 Is this a key decision? No

15.2 If so, Forward Plan reference number:

15.3 If a key decision, is the decision required in less than five days? N/A

15.4 If **yes**, please describe the reason for urgency:

16.0 Call-in information:

- 16.1 Are there any grounds for urgency, which would cause this decision to be exempt from the call-in process? No
- 16.2 If **yes**, please give reason:

TO BE COMPLETED BY THE HEAD OF DEMOCRATIC GOVERNANCE**17.0 Scrutiny Committee Chairman (where appropriate):**

Date informed: N/A Date approved: N/A

18.0 Declarations of interest (if applicable):

- 18.1 None.

19.0 Summary of Discussion:

- 19.1 Mr Steve Thompson, Director of Resources, presented the report to the Executive in doing so he highlighted that the figures remained provisional in that they are subject to external audit and any final accounting adjustments. Mr Thompson highlighted the performance overall remained positive with working balances preserved at £6.1m and a number of necessary earmarked reserves protected. The biggest challenge remained within children's services and it was intended that a refreshed Children's Services Medium Term Financial Strategy would be brought to an Executive meeting in the near future to deal with the increased costs in more detail. In response to questions from the Executive Mr Thompson explained that as outlined in Appendix 2a to the Executive report at paragraph 4.5 the funding sources for the Capital Programme included roughly one-third from government grants with the remainder funded via Prudential Borrowing and Capital Receipts.

20.0 Executive decision:

20.1 The Executive agreed the recommendations as outlined above namely:

1. To approve the provisional revenue outturn for 2021/22 and in so doing to note that the figures are subject to external audit and final accounting adjustments (ref. paragraph 2.1).
2. To approve the recommendation regarding the underspend of £71,000 in respect of the scheme commitments on Ward Budgets to be carried forward to 2022/23 in full (ref. paragraph 3.3). Noting that this recommendation is the result of the implementation of the Ward Funding scheme arrangements approved by Executive on the 7 December 2020 (decision EX54/2020 refers).
3. To approve the provisional capital outturn for 2021/22 and methods of scheme funding as outlined (ref. paragraphs 4.2 and 4.5).
4. To note the Prudential Indicator (ref. paragraph 4.3).
5. To note the levels of the earmarked reserves including those for the Housing Revenue Account and maintained schools (ref. paragraphs 6.1, 6.4 and 6.5).
6. To note the revised dates and process for the draft, final audited accounts and the public inspection of accounts (ref. paragraph 9.1, 9.2, 9.3, 9.4 and 9.5).

21.0 Date of Decision:

21.1 13 June 2022

22.0 Reason(s) for decision:

22.1 The report fulfilled the purpose of bringing the Provisional and Capital outturn figures to Members' attention at the earliest opportunity in accordance with good financial practice. The Executive considered the treatment of carry forward underspend as outlined in paragraph 3.3 of Appendix 2a to the Executive report and agreed that this would be reasonable and in line with best practice.

23.0 Date Decision published:

23.1 14 June 2022

24.0 Alternative Options Considered and Rejected:

24.1 The Executive noted that there were no alternative options for consideration.

25.0 Executive Members present:

25.1 Councillor L Williams, in the Chair

Councillors Benson, Campbell, Farrell, Hugo, Smith and Taylor

26.0 Call-in:

26.1

27.0 Notes:

27.1 The following non-Executive member was in attendance: Councillor Hunter

Apologies were received from Councillor Hobson who was engaged elsewhere on official Council business.

Appendix 2a: REPORT
of the
DIRECTOR OF RESOURCES
to the
EXECUTIVE
on
13 JUNE 2022

PROVISIONAL OUTTURN 2021/22

1. Introduction

1.1 The purposes of this report are to show i) a comparison of General Fund Revenue Account expenditure in the year ended 31 March 2022 with the approved budget and ii) a statement of Capital Expenditure in the year ended 31st March 2022 with sources of funding. The figures are provisional in that they are subject to external audit and any final accounting adjustments. The final figures will be incorporated within the Statement of Accounts for 2021/22, which is the subject of a separate report to the Audit Committee in November 2022.

2. Provisional Revenue Outturn 2021/22

2.1 The Provisional Revenue Outturn for 2021/22 (before allowing for changes to working balances) is £149,280,000 compared with the approved budget of £149,062,000 – a net increase of £218,000. The summary figures are shown at Appendix 2b.

2.2 The year-end variance position is summarised as follows:-

Summary	2021/22 Variance £000
Directorates	4,103
Budgets Outside the Cash Limit	(3,353)
Leisure Assets (Appendix 2f)	1,079
Leisure Assets – financed from Earmarked Reserves (Para 6.2)	(1,079)
Contributions and Contingencies, Levies and Capital Charges	(532)
Total	218

2.3 The main reasons for this net service overspend / (underspends) are:-

Service	Reasons	£000
<p>Children's Services (Appendix 2k)</p>	<p>The Children's Social Care budget was increased by £8.173m in August 2020 following the approval of a Children's Social Care Medium Term Financial Strategy (CSCMTFS). The additional investment was required to cover the historical increases in Looked After Children (LAC) numbers and unit costs whilst also developing the placements market and increase the capacity within internal fostering. The Children's Social Care Medium Term Financial Strategy aimed to reverse the current trend and this investment alongside other service improvements was planned to reduce placement spend by a third.</p> <p>However, Looked After Childre numbers have not reduced in line with the plan and placement unit costs have continued to increase resulting in an overspend within the Children's Social Care of £4,260k. The Children's Social Care Medium Term Financial Strategy is being refreshed in Summer 2022 in advance of the 2023-24 budget.</p> <p>There was also an overspend of £900k against the Education Service line relating to a £722k Transport Services demand pressures and a historical savings target that was not achieved. There are also pressures on income and staffing of £150k within the service. The balance of £28k relates to the net Covid cost.</p> <p>Other services within Children's Services have underspent by £705k, mainly due to staff slippage and vacant posts during the Early Help Service restructure.</p>	<p>4,455</p>
<p>Communications and Regeneration (Appendix 2g)</p>	<p>The majority of this overspend lies within Tourism and Communications £386k.</p> <p>The Illuminations service had an overspend of £266k after Covid funding of £154k had been applied. £99k of this relates to the extension of the Illuminations period to the end of December. Other overspends related to storm damage (£18k), security costs (£34k), additional staff costs (£56k), income losses (£26k) and other vehicle and equipment pressures.</p> <p>Visit Blackpool had an overspend of £84k after Covid-19 funding of £532k had been applied. £43k of this overspend related to reduced income, £21k to staffing and £20k to sponsorship.</p> <p>There was a £33k overspend in Print Services mainly relating to reduced income. The Beach Patrol service had a £3k overspend.</p>	<p>312</p>

	<p>Economic Development and Cultural Services had a £20k overspend mainly relating to one-off economic study costs. Library repair costs were able to be offset by various other savings within the service.</p> <p>These overspends were in part offset by the £94k underspend in the Planning department due to additional income.</p>	
Governance and Partnership Services (Appendix 2d)	<p>There was an overspend of £326k within Legal Services. Of this overspend, £257k related to Children’s Legal costs. The rest of the overspend related to staffing costs elsewhere in the service.</p> <p>Customer Care and Life Events had a saving of £19k. This was due to increased income and cost savings from cremations £46k, burials £10k, customer care £14k and registrars £16k offsetting pressures relating to the coroners service £67k.</p> <p>Democratic Governance generated a saving of £11k whilst Information Governance had a pressure of £5k.</p>	301
Community and Environmental Services (Appendix 2i)	<p>Overall the Directorate achieved an underspend of £36k in 2021/22, mainly due to savings arising from Leisure and Catering and Highways and Traffic.</p> <p>Leisure and Catering underspent by £413k. The after effects of Covid-19 impacted the service, with income reduced by £731k. This was, however, fully recovered through Covid-19 grants. Savings were achieved through the close management of staffing costs, which yielded a net saving of £133k, increases in grants of £100k and increased recharges and other income totalling £180k.</p> <p>Highways and Traffic underspent by £102k due to staff vacancies and additional scheme income being received.</p> <p>Business Services overspent by £2,055k due to it holding the majority of the Directorate’s savings targets. This was partly offset by planned savings delivered by Street Cleansing, Waste Services, and Coastal and Environment Partnerships.</p> <p>Street Cleansing an Waste Services made savings of £1,160k due to a combination of reduced waste disposal costs and savings arising from the transfer of the street cleansing service to Enveco. Coastal and Environment Partnerships achieved a £259k saving from additional grant income.</p>	(36)

	Within other services, there were staff savings of £212k within Public Protection, whilst Integrated Transport had an overspend of £55k due to reduced income.	
Ward Budgets (Appendix 2c)	Scheme commitments of £71k are being carried forward into 2022/23.	(71)
Chief Executive (Appendix 2c)	One-off savings from staffing and other general costs meant that the Housing Service had an underspend of £69k, Corporate Delivery Unit an underspend of £36k and the Chief Executive Service an underspend of £1k.	(106)
Adult Services (Appendix 2j)	<p>Adult Social Care had an overspend of £84k due to the agreed in year 1.75% pay award, partly offset by a number of staffing vacancies. The Care and Support division had an underspend of £190k due to staffing vacancies within the service. A further £11k of underspends was also due to staffing vacancies.</p> <p>The Adults Commissioning Placements budget saw a number of pressures in areas such as Short Term Care and Supported Living which were offset in year through a variety of different grants and income streams relating to Covid-19 plus underspends in other areas such as day care and transport. Overall this area ended the year with an underspend of £5k.</p>	(122)
Resources (Appendix 2f)	<p>An underspend was achieved in the Directorate as a result of staffing vacancies and income generation across most areas £658k, one-off New Burdens funding £189k which partly offset the 2021/22 pay award pressure of £217k</p> <p>Benefits Services processed additional payments of £192k for Household Support (£72k) and Winter Grants (£120k) but these were fully funded through specific Covid-19 grants.</p>	(630)
Total		4,103

2.4 The financial outturn for budgets 'outside the cash limit' is detailed at Appendix 2m and shows an aggregate underspending of £3,353,000. The main reasons for this are:-

Service	Reasons	£000
Treasury Management	Underspend due to record low temporary borrowing rates.	(1,740)
Concessionary Fares	This service has an underspend of £938k. This is due to Covid-19 funding being received, the compensation scheme used in 2020/21 being extended until the end of the 2021/22 financial year and a reduction in passenger numbers.	(938)
Subsidiary Companies	There is an underspend of £525k for subsidiary companies. £250k of this is due to the release of a long term provision that is no longer required. A net pressure of £998k relating to Covid-19 remains after £245k has been recovered from the Sales, Fees and Charges compensation scheme and £151k of other Covid-19 funding has been allocated to this area. This is offset by the additional funding provided in 2021/22 from the Medium Term Financial Plan as well as some expected reduction in charges, mainly relating to debt management.	(525)
Housing Benefits	There was an underspend of £348k for Housing Benefits. A reduction in the amount of outstanding overpayments at 31 st March 2022 reduces the amount required to be set aside in Bad Debt Provisions.	(348)
Parking Services	Parking Services produced an underspend of £59k. There was a pressure relating to reduced parking income in the first quarter of 21/22 due to Covid-19. An increase in income in the last quarter of the year as well as £302k of income from the Sales, Fees and Charges compensation scheme means the service is now able to report a favourable position.	(59)
Corporate Subscriptions, and Employers Previous Year Pension Liability	There was an underspend of £27k in this area. A £20k reduction in employer pension contributions compared to amount forecast in the three year up-front payment. Also a £7k reduction in corporate subscriptions due to early payment.	(27)
Council Tax and NNDR Cost of Collection	There was an overspend of £284k. This was caused by a reduction in Council Tax Administration Subsidy, a reduction in the NNDR Cost of Collection Allowance and an increase in supplies and services.	284
Total		(3,353)

2.5 Contributions to Reserves, Contingencies, Levies and Capital Charges had an underspend of £505,000. This is mainly due to increased funding for New Burdens and the Redmond Review.

3. Treatment of Revenue Budget Variances

3.1 In previous years as part of the year-end process an analysis of budget variances is undertaken in order to determine the treatment of under/overspendings on service budgets. The conventional Cash Limited Budgeting approach required that:-

- underspendings are carried forward in full and are then available to supplement the following year's service budget;
- overspendings are similarly carried forward but must as far as possible be recovered in the following financial year; and
- any windfall gains, as determined by the Director of Resources and arising from events outside the control of the service, are added to the Council's general working balances.

3.2 At its meeting on 8 November 2021 the Executive approved the Medium Term Financial Sustainability Strategy for 2021/22 to 2026/27. As part of the Strategy it was agreed that due to the current level of financial risk and volatility the roll forward of the service budget under and overspends is suspended in order that finances can be managed more strategically at corporate level.

3.3 The exception to this is that it is recommended the underspending of £71,000 in respect of the scheme commitments on Ward Budgets is carried forward to 2022/23 in full. In this case the treatment of underspends is in line with the Ward Funding scheme arrangements approved by Executive on the 7 December 2020 (decision EX54/2020 refers).

4. Provisional Capital Outturn 2021/22

4.1. This section sets out the level of expenditure incurred by the Council on its 2021/22 Capital Programme. It provides a breakdown of expenditure by service in addition to providing a recommendation as to how the Capital Programme for 2021/22 may be financed.

4.2. The total capital expenditure for the year was £72,795,244. This is summarised below with an analysis of spend by individual scheme available at Appendix 2n:-

Directorate	£
Communications and Regeneration	46,259,999
Housing Revenue Account	5,090,385
Community and Environmental Services	3,513,855
Children's Services	1,007,241

Resources	2,992,244
Adult Services	4,123,089
Governance and Partnership Services	167,624
Chief Executive	9,640,807
Total	72,795,244

4.3 CIPFA's Prudential Code of Practice requires the Council to set a range of indicators each year, one of which is to separately account for non-Housing Revenue Account (HRA) and Housing Revenue Account expenditure incurred in the financial year. Total capital spend in 2021/22 of £72,795,244 is split between non-HRA of £67,704,859 and Housing Revenue Account of £5,090,385.

4.4 The original Capital Programme for 2021/22 was set at 24,312,000 whilst the amount actually spent in-year was significantly more. This was due to previous years slippage and new approvals given for schemes during the year.

4.5 It is recommended that this expenditure is funded from the following sources:-

Source	£
Prudential Borrowing	31,066,964
Government and Other Grants	25,778,794
Capital Receipts	5,798,509
Housing Revenue Account	8,373,284
Other Sources:	
- Revenue	194,901
- Leaseholder Contributions	28,893
- Volker Stevin	1,122,922
- Schools contributions	63,177
- Multi-Ply	302,405
-Other	65,395
Total	72,795,244

The Council has maximised all capital resources available to it during 2021/22 and arrangements have been made to ensure that funding for re-profiled schemes is carried forward into 2022/23.

5. Collection Rates

Council Tax (CT)

5.1 At the end of month 12 the amount collected for Council Tax (excluding Police and Fire precepts) was £55.1m and the collection rate was **88.00%**. This compares to £52.8m and 87.76% at the same point in 2020/21. The amount collected has risen by £2.3m which is mainly due to increases in both the Council Tax rate and base being offset by the impact of Covid-19, primarily deferred payments and revised instalment arrangements.

- 5.2 In the light of the reductions in discount and the introduction of the Local Council Tax Reduction Scheme the target collection rate is still 97.5% over a 4-year collection period as approved on 29th January 2021 as part of the setting of the Council Tax Base for 2021/22.
- 5.3 The level of Council Tax income is also affected by movements in the actual Council Tax Base compared to that used for the purposes of the 2021/22 Budget. The base is affected by the Council Tax Reduction Scheme which is effectively applied as a discount and therefore subsequently reduces the tax base. Movements in the Council Tax Reduction Scheme impact on the income due.
- 5.4 As at 31 March 2022 the level of arrears has increased to £24.0m (compared to £21.7m in 2020/21) and the provision for bad debts has increased to £9.9m (compared to £9.0m in 2020/21). These reflect the current economic climate due to the Covid-19 pandemic and the risks associated with the Council Tax Reduction Scheme. If the actual collection rate is higher than 97.5% then the excess will be available to reduce the Council Tax in future years. If it is lower than 97.5% then an increase in Council Tax will be required in future years to cover the shortfall. This would be in addition to any changes arising from the actual collection rates in previous years.
- 5.5 The Local Authorities (Funds) (England) Regulations 1992 as amended by the Local Authority (Collection Fund: Surplus and Deficit) (Coronavirus) (England) Regulations 2020 make provision for the phasing of the in-year deficit for 2020/21 net of any prior year elements. The Council must discharge the liability over the 3 financial years 2021/22, 2022/23 and 2023/24. The Council will spread the 2020/21 Council Tax deficit of £374,478 over the 3 years (£124,826 per year).

Council Tax Reduction Scheme (CTRS)

- 5.6 The Council Tax Reduction Scheme ensures that support to pensioners continues at existing levels. Working-age claimants are means-tested to establish entitlement and a percentage reduction (currently 27.11%) is applied at the end of the assessment to establish the level of support provided. The scheme has been amended since its introduction so that certain vulnerable groups would have the 27.11% reduced to 13.56%. Additional support is provided for low income groups of claimants (in receipt of support and allowances such as Income Support, Income-Based Jobseekers Allowance, Income Related Employment Support Allowance, Universal Credit, Jobseeker's Allowance Contribution Based, Main Phase Employment and Support Allowance and are in the Work Related Activity Group, Maximum Universal Credit and neither employed, self-employed or in receipt of any other income which is taken into account when calculating their Universal Credit award such as an Occupational Pension or other unearned income and Universal Credit which includes either the limited capability for work and/or work-related activity) by amending the percentage reduction applied to their award from 27.11% to 13.56%. These have the effect of reducing the amount to be collected.

- 5.7 At the end of month 12 the amount collected (excluding Police and Fire precepts) in respect of the Council Tax Reduction Scheme and Council Tax for those who have to pay CTRS, either for the first time or in addition to a proportion of their Council Tax, was £2.89m and the collection rate was **63.26%**. This compares to £1.92m and 66.78% at the same point in 2020/21.
- 5.8 The underlying rate of collection of Council Tax Reduction Scheme was under greater pressure than 2020/21 due to accumulated arrears, limits on the amount that could be recovered from Attachment of Benefits, the impact of Covid-19 and the ending of furlough payments in September and the temporary £20 uplift to Universal Credit in the autumn.
- 5.9 During 2021/22 the Council received a government grant of £2.6m for the Council Tax Hardship fund. This grant was to provide relief to individual council taxpayers alongside existing working age local council tax support schemes.

National Non-Domestic Rate (NNDR)

- 5.10 At the end of month 12 the amount collected for Business Rates was £29.17m and the collection rate was **92.27%**. This compares to £15.48m and 85.77% at the same point in 2020/21. Both years exclude the significant s31 'Extended Retail/Nurseries etc.' relief provided by central government. In 2020/21 100% relief was provided. In 2021/22 a new relief scheme was introduced which provided 3 months' relief (April 2021 to June 2021) at 100% and 9 months' relief (July 2021 to March 2022) at 66%. This will impact on future collection rates.
- 5.11 As at 31 March 2022 the level of business rate arrears has decreased to £9.6m (compared to £9.8m in 2020/21). Due to the situation regarding Covid-19 the Government has extended the deadline for the completion of the NNDR 3 return until 30 June 2022. Figures for the level of appeals provision, bad debt provision and shares of the surplus or deficit will not be available until the NNDR 3 (actuals) return is completed.
- 5.12 The NNDR 2020/21 in-year deficit is also spread over 3 years in the same way as Council Tax (paragraph 5.1). The Council has spread the 2020/21 NNDR deficit, which was estimated in the NNDR 1 return, of £600,378 over the 3 years (£200,126 per year).

6. Reserves and Provisions

- 6.1 In accordance with Local Authority Accounting Panel (LAAP) Bulletin No. 99 the Council's reserves and provisions are regularly reviewed for relevance, appropriateness and materiality. The establishment, use and closure of reserves and provisions require the specific authorisation of the Director of Resources and auditable records are maintained to that effect. Members are asked to note that the level of available earmarked reserves has increased by £4.726m from £60.849m to £65.575m during 2021/22 with those reserves summarised and shown in the table below:-

Earmarked Reserves	2021/22	2020/21
	£000	£000
Support for Adult Social Care	(6,747)	(4,085)
Collection Fund Deficit Reserve (Council Tax and NNDR)	(1,770)	(6,112)
Potential Pay Liabilities	(3,723)	(4,193)
Covid-19 grants	(134)	(2,061)
Insurances	(8,465)	(8,815)
Museum Reserve	(2,393)	(5,781)
Vehicle, Plant and Equipment Replacement Reserve	(983)	(1,669)
Public/Private Partnership Reserve	(9,768)	(2,995)
Contributions to Future Regeneration Projects	(1,681)	(1,485)
Contributions towards Future Pension Costs	(3,521)	(1,400)
Opportunity Area/Adult Learning	(1,620)	(1,380)
Enterprise Zone Reserve	(307)	(212)
Specific Settlements in Dispute	(539)	(539)
Strategic Investments	(320)	(320)
Financial Systems upgrade, renewals and replacements	(167)	(167)
Treasury Management – Prudential borrowing	(797)	(797)
Transformation Reserve	(581)	(769)
Other Reserves	(22,059)	(18,069)
Total Available Earmarked Reserves	(65,575)	(60,849)
S31 Extended Retail Relief for Hospitality, Retail and Nurseries to offset NNDR Deficit in 2022/23	(18,169)	(14,599)
Total Reserves	(83,744)	(75,448)

- 6.2 In 2021/22 the Government provided additional business rate reliefs for retail, hospitality and nurseries due to the Covid-19 pandemic. These reliefs were funded by Section 31 grants. The Section 31 grant must be used to offset against the National Non-Domestic Rates deficit but this will not happen until 2022/23. Therefore, the Section 31 grants of £18,169,999 are being held in an earmarked reserve until 2022/23. The reserve is shown separate from the other earmarked reserves as it does not represent additional spending power taken forward to 2022/23.
- 6.3 The Strategic Leisure Assets cumulative overspend of £14,945,000 brought forward from 2020/21 is included within earmarked reserves along with the 2021/22 in-year overspend of £1,079,000. In addition a contribution of £2,987,000 was made towards reducing the reserve in 2021/22. This contribution was agreed as part of the 2021/22 budget setting process. When the service begins to break-even it will then start to repay the reserve overspend. This is in line with the Medium Term Financial Plan.
- 6.4 The year-end balances of the Housing Revenue Account (HRA) are £1,806,000 which is £790,000 less than originally forecast for 2021/22 due to a variation on the capital funding requirement on the 1 April 2021 balances. This is partly offset by improved rent collections meaning there was no requirement to increase bad debt provisions.
- 6.5 Maintained schools' balances (which lie outside the control of the Council) increased by £567,000 in 2021/22 to £4,128,000. £4,956,000 is also held in an unusable reserve in relation to overspent Dedicated Schools Grant.

7. General Fund Working Balances

- 7.1 The Council's Revenue Budget for 2021/22 set a target level of General Fund working balances of around £6m. The level of working balances as at 31st March 2022 is slightly higher at £6,075,000.

8. Covid-19

- 8.1 In 2021/22 the Council received £17.4m of Covid-19 grants to offset some of the financial pressures associated with Covid-19.
- 8.2 The Department for Levelling Up, Housing and Communities (DLUHC) continued to request local authorities submit monthly data via the DELTA reporting system for the recording of Covid-19 related financial pressures during 2021/22. These DELTA returns have been submitted unflinching on a monthly basis throughout 2021/22.
- 8.3 General Fund cost pressures and income losses reported to Department for Levelling Up, Housing and Communities for the Council net of Clinical Commissioning Group funded Hospital Discharge funding (£1.7m) was £20m. The General Fund has therefore had to cover a net pressure of **£2.6m** within the 2021/22 financial year.

9. Statutory Audit Deadlines for 2021/22 - The Accounts and Audit (Amendment) Regulations 2021.

- 9.1 In December 2021, Department for Levelling Up, Housing and Communities announced an intention for the publication date for audited accounts to be moved from 30 September to 30 November 2022 for all local authority bodies.
- 9.2 To give local authorities more flexibility, the requirement for the public inspection period to include the first 10 working days of June has been removed. Instead local authorities must commence the public inspection period on or before the first working day of August 2021.
- 9.3 This means that draft accounts must be signed by the Director of Resources as the Council's Section 151 Officer and published by 1 August 2021. The draft accounts include a confirmation by the Section 151 Officer that they are satisfied the accounts present a true and fair view of the financial position of the Council at the end of the financial year. If there are unresolved audit issues for the 2020/21 accounts then the Section 151 Officer is unable to give that confirmation.
- 9.4 There is currently an outstanding audit issue relating to infrastructure assets in the 2020/21 accounts. This is a national issue raised by the Financial Reporting Council regarding de-recognition of parts of infrastructure assets. CIPFA have issued an emergency consultation on accounting for infrastructure assets which will close on 14 June 2022 with guidance expected to be issued by CIPFA in July 2022. This will hopefully resolve the outstanding audit issue.
- 9.5 As the 2021/22 accounts are unable to be published until the 2020/21 accounts have been audited, the Council must publish a notice on its website stating that the Council has not been able to publish the accounts and has not been able to commence the period for the public inspection.

10. Conclusions

- 10.1 The Provisional Outturn for 2021/22 shows the financial performance culminating with the Council's General Fund working balances standing at £6,075,000.
- 10.2 As the Council continues to manage the financial constraints placed upon it, the measures proposed within this report will reinstate some cushion for managing the risks that lie ahead in the next financial year.

BLACKPOOL COUNCIL

GENERAL FUND PROVISIONAL OUTTURN YEAR ENDING 31 MARCH 2022

TOTAL SUMMARY

	2021/22 ADJUSTED CASH LIMIT £ '000	2021/22 ACTUALS £ '000	2021/22 VARIATION £ '000
GENERAL FUND NET REQUIREMENTS			
<u>CASH LIMITED BOTTOM LINE BUDGETS</u>			
CHIEF EXECUTIVE	1,057	951	(106)
GOVERNANCE & PARTNERSHIP SERVICES	2,031	2,332	301
WARD BUDGETS	353	282	(71)
RESOURCES	3,157	2,527	(630)
COMMUNICATIONS AND REGENERATION TRANSFER TO G&P RESERVE	(11,462)	(1,025) (10,125)	10,437 (10,125)
STRATEGIC LEISURE ASSETS TRANSFER TO SLA RESERVE	1,155	2,234 (1,079)	1,079 (1,079)
COMMUNITY & ENVIRONMENTAL SERVICES	45,923	45,887	(36)
ADULT SERVICES	61,742	61,620	(122)
CHILDRENS SERVICES	62,274	66,729	4,455
PUBLIC HEALTH	27	27	-
BUDGETS OUTSIDE THE CASH LIMIT	8,087	4,734	(3,353)
CAPITAL CHARGES	(29,693)	(29,693)	-
SUB TOTAL - NET COST OF SERVICES	144,651	145,401	750
<u>CONTRIBUTIONS AND CONTINGENCIES</u>			
CONTRIBUTION TO/FROM EARMARKED REVENUE RESERVES	(2,987)	(2,987)	-
G&P 20/21 OVERSPEND B/F (OFFSET BY CREDIT IN COMM & REGEN)	8,832	8,832	-
2020/21 WARDS UNDERSPEND FROM RESERVES	(63)	(63)	-
REVENUE CONSEQUENCES OF CAPITAL OUTLAY	300	300	-
CONTINGENCIES	(2,127)	(2,632)	(505)
SUB TOTAL - CONTRIBUTIONS & CONTINGENCIES	3,955	3,450	(505)
<u>LEVIES</u>			
NORTH WEST REGIONAL FLOOD DEFENCE COMMITTEE	71	71	-
APPRENTICESHIP LEVY	385	358	(27)
SUB TOTAL - LEVIES	456	429	(27)
TOTAL NET EXPENDITURE TO BE MET FROM PUBLIC FUNDS	149,062	149,280	218
LESS: AMOUNT (TAKEN FROM)/ADDED TO WORKING BALANCES	0	(218)	(218)
NET REQUIREMENT AFTER WORKING BALANCES	149,062	149,062	0

Balance at 1st April 2021

6,293

Movement in Balances

(218)

General Fund Working Balances at 31 March 2022

6,075

This page is intentionally left blank

CHIEF EXECUTIVE

GENERAL FUND OUTTURN YEAR ENDING 31 MARCH 2022

SUMMARY

	2021/22 ADJUSTED CASH LIMIT	2021/22 ACTUAL	2021/22 VARIATION
FUNCTIONS OF SERVICE	£000	£000	£000
CHIEF EXECUTIVE	572	571	(1)
HR, ORGANISATION AND WORKFORCE DEVELOPMENT	(48)	(48)	-
CORPORATE DELIVERY UNIT	(22)	(58)	(36)
HOUSING	555	486	(69)
NET COST OF SERVICES	1,057	951	(106)

Budget Holder: Mr Neil Jack- Chief Executive

Finance Manager: Mr S Maher / Mrs K Whyatt

	2021/22 ADJUSTED CASH LIMIT	2021/22 ACTUAL	2021/22 VARIATION
SUBJECTIVE ANALYSIS	£000	£000	£000
<u>EXPENDITURE</u>			
EMPLOYEES	5,038	4,769	(269)
PREMISES	190	635	445
TRANSPORT	11	3	(8)
SUPPLIES AND SERVICES	356	1,595	1,239
THIRD PARTY PAYMENTS	114	126	12
TRANSFER PAYMENTS	83	3	(80)
SUPPORT SERVICES	1,033	1,809	776
CAPITAL CHARGES	19	19	-
CORPORATE SAVINGS TARGET	(178)	-	178
TOTAL EXPENDITURE	6,666	8,959	2,293
<u>INCOME</u>			
CUSTOMER & CLIENT RECEIPTS	212	314	(102)
GOVERNMENT GRANTS	465	1,872	(1,407)
RECHARGES	3,374	3,849	(475)
OTHER GRANTS, REIMBURSEMENTS & CONTRIBUTIONS	1,558	1,973	(415)
TOTAL INCOME	5,609	8,008	(2,399)
NET EXPENDITURE	1,057	951	(106)

This page is intentionally left blank

GOVERNANCE AND PARTNERSHIP SERVICES

GENERAL FUND OUTTURN YEAR ENDING 31 MARCH 2022

SUMMARY

	2021/22 ADJUSTED CASH LIMIT	2021/22 ACTUAL		2021/22 VARIATION
	£000	£000		£000
DEMOCRATIC GOVERNANCE	2,188	2,177		(11)
CUSTOMER CARE & LIFE EVENTS	(160)	(179)		(19)
CORPORATE LEGAL SERVICES	-	326		326
INFORMATION GOVERNANCE	3	8		5
NET COST OF SERVICES	2,031	2,332		301

Budget Holder: Mr Mark Towers - Director of Governance and Partnership Services

Finance Manager: Mrs K Whyatt

	2021/22 ADJUSTED CASH LIMIT	2021/22 ACTUAL		2021/22 VARIATION
	£000	£000		£000
<u>EXPENDITURE</u>				
EMPLOYEES	5,014	5,318		304
PREMISES	243	204		(39)
TRANSPORT	134	88		(46)
SUPPLIES AND SERVICES	651	1,173		522
THIRD PARTY PAYMENTS	586	828		242
TRANSFER PAYMENTS	-	8		8
SUPPORT SERVICES	997	1,010		13
CAPITAL CHARGES	71	73		2
CORPORATE SAVINGS TARGET	19	-		(19)
TOTAL EXPENDITURE	7,715	8,702		987
<u>INCOME</u>				
CUSTOMER & CLIENT RECEIPTS	2,426	2,544		(118)
GOVERNMENT GRANTS	-	608		(608)
RECHARGES	2,381	2,574		(193)
OTHER GRANTS, REIMBURSEMENTS & CONTRIBUTIONS	877	644		233
TOTAL INCOME	5,684	6,370		(686)
NET EXPENDITURE	2,031	2,332		301

This page is intentionally left blank

WARD BUDGETS

GENERAL FUND OUTTURN YEAR ENDING 31 MARCH 2022

SUMMARY

	SUBJECTIVE ANALYSIS	2021/22 ADJUSTED CASH LIMIT	2021/22 ACTUAL	2021/22 VARIATION
		£000	£000	£000
	<u>EXPENDITURE</u>			
	EMPLOYEES	-	-	-
	PREMISES	-	-	-
	TRANSPORT	-	-	-
	SUPPLIES AND SERVICES	353	282	(71)
	THIRD PARTY PAYMENTS	-	-	-
	TRANSFER PAYMENTS	-	-	-
	SUPPORT SERVICES	-	-	-
	CAPITAL CHARGES	-	-	-
	CORPORATE SAVINGS TARGET	-	-	-
	TOTAL EXPENDITURE	353	282	(71)
	<u>INCOME</u>			
	CUSTOMER & CLIENT RECEIPTS	-	-	-
	GOVERNMENT GRANTS	-	-	-
	RECHARGES	-	-	-
	OTHER GRANTS, REIMBURSEMENTS & CONTRIBUTIONS	-	-	-
	TOTAL INCOME	-	-	-
	NET EXPENDITURE	353	282	(71)

Budget Holder: Mrs Lorraine Hurst - Head of Democratic Governance

Finance Manager: Mrs K Whyatt

This page is intentionally left blank

RESOURCES

GENERAL FUND OUTTURN YEAR ENDING 31 MARCH 2022

SUMMARY

FUNCTIONS OF SERVICE	2021/22 ADJUSTED CASH LIMIT	2021/22 ACTUAL	2021/22 VARIATION
	£000	£000	£000
PROCUREMENT, ENERGY AND PROJECTS	135	43	(92)
REVENUES	1,595	1,689	94
BENEFITS	(995)	(1,087)	(92)
ICT SERVICES	797	796	(1)
CUSTOMER FIRST	(2)	12	14
ACCOUNTANCY	67	38	(29)
RISK SERVICES	77	37	(40)
PROPERTY SERVICES & INVESTMENT PORTFOLIO	1,485	996	(489)
EQUALITY AND DIVERSITY	(2)	3	5
NET COST OF SERVICES	3,157	2,527	(630)

Budget Holder: Mr Steve Thompson - Director of Resources

Head of Accountancy: Mark Golden

SUBJECTIVE ANALYSIS	2021/22 ADJUSTED CASH LIMIT	2021/22 ACTUAL	2021/22 VARIATION
	£000	£000	£000
<u>EXPENDITURE</u>			
EMPLOYEES	13,142	13,066	(76)
PREMISES	5,232	6,300	1,068
TRANSPORT	85	79	(6)
SUPPLIES AND SERVICES	4,574	5,520	946
THIRD PARTY PAYMENTS	204	201	(3)
TRANSFER PAYMENTS	335	365	30
SUPPORT SERVICES	3,160	3,160	-
CAPITAL CHARGES	5,908	5,806	(102)
CORPORATE SAVINGS TARGET	-	-	-
TOTAL EXPENDITURE	32,640	34,497	1,857
<u>INCOME</u>			
CUSTOMER & CLIENT RECEIPTS	4,437	4,967	530
GOVERNMENT GRANTS	475	575	100
RECHARGES	21,659	21,646	(13)
OTHER GRANTS, REIMBURSEMENTS & CONTRIBUTIONS	2,912	4,782	1,870
TOTAL INCOME	29,483	31,970	2,487
NET EXPENDITURE	3,157	2,527	(630)

This page is intentionally left blank

COMMUNICATIONS AND REGENERATION

GENERAL FUND OUTTURN YEAR ENDING 31 MARCH 2022

SUMMARY

	2021/22 ADJUSTED CASH LIMIT	2021/22 ACTUAL	2021/22 VARIATION
	£000	£000	£000
FUNCTIONS OF SERVICE			
ECONOMIC DEVELOPMENT AND CULTURAL SERVICES	332	352	20
GROWING PLACES	(15,435)	(5,404)	10,031
TOURISM AND COMMUNICATIONS	3,641	4,027	386
NET COST OF SERVICES	(11,462)	(1,025)	10,437

Budget Holder: Mr A Cavill- Director of Communications and Regeneration

Finance Manager: Mrs K Whyatt

	2021/22 ADJUSTED CASH LIMIT	2021/22 ACTUAL	2021/22 VARIATION
	£000	£000	£000
SUBJECTIVE ANALYSIS			
<u>EXPENDITURE</u>			
EMPLOYEES	6,403	8,206	1,803
PREMISES	1,179	2,064	885
TRANSPORT	170	205	35
SUPPLIES AND SERVICES	4,306	11,316	7,010
THIRD PARTY PAYMENTS	13	2,245	2,232
TRANSFER PAYMENTS	81	2,957	2,876
SUPPORT SERVICES	2,400	2,750	350
CAPITAL CHARGES	2,159	2,625	466
CORPORATE SAVINGS TARGET	(116)	-	116
TOTAL EXPENDITURE	16,595	32,368	15,773
<u>INCOME</u>			
CUSTOMER & CLIENT RECEIPTS	5,676	7,162	(1,486)
GOVERNMENT GRANTS	10	5,235	(5,225)
RECHARGES	5,418	5,525	(107)
OTHER GRANTS, REIMBURSEMENTS & CONTRIBUTIONS	16,953	15,471	1,482
TOTAL INCOME	28,057	33,393	(5,336)
NET EXPENDITURE	(11,462)	(1,025)	10,437

This page is intentionally left blank

STRATEGIC LEISURE ASSETS

GENERAL FUND OUTTURN YEAR ENDING 31 MARCH 2022

SUMMARY

SUBJECTIVE ANALYSIS	2020/21 ADJUSTED CASH LIMIT	2020/21 ACTUALS	2020/21 VARIATION
	£000	£000	£000
<u>EXPENDITURE</u>			
EMPLOYEES	58	105	47
PREMISES	-	1,520	1,520
TRANSPORT	-	-	-
SUPPLIES AND SERVICES	1,137	2,164	1,027
THIRD PARTY PAYMENTS	-	-	-
TRANSFER PAYMENTS	-	50	50
SUPPORT SERVICES	1,037	3,495	2,458
CAPITAL CHARGES	45	45	-
TOTAL EXPENDITURE	2,277	7,379	5,102
<u>INCOME</u>			
CUSTOMER & CLIENT RECEIPTS	(397)	1,349	(1,746)
GOVERNMENT GRANTS	-	-	-
RECHARGES	-	-	-
OTHER GRANTS, REIMBURSEMENTS & CONTRIBUTIONS	1,519	3,796	(2,277)
TOTAL INCOME	1,122	5,145	(4,023)
NET EXPENDITURE	1,155	2,234	1,079

Budget Holder: Mr L Frudd - Head of Strategic Leisure Assets

Finance Manager: Mrs K Whyatt

This page is intentionally left blank

COMMUNITY AND ENVIRONMENTAL SERVICES

GENERAL FUND OUTTURN YEAR ENDING 31 MARCH 2022

SUMMARY

FUNCTIONS OF SERVICE	2021/22 ADJUSTED CASH LIMIT	2021/22 ACTUAL	2021/22 VARIATION
	£000	£000	£000
BUSINESS SERVICES	11	2,066	2,055
LEISURE AND CATERING	4,550	4,137	(413)
PUBLIC PROTECTION	691	479	(212)
COASTAL AND ENVIRONMENTAL PARTNERSHIPS	5,056	4,797	(259)
HIGHWAYS AND TRAFFIC MANAGEMENT SERVICES	17,481	17,379	(102)
STREET CLEANSING AND WASTE	17,039	15,879	(1,160)
INTEGRATED TRANSPORT	1,095	1,150	55
NET COST OF SERVICES	45,923	45,887	(36)

Budget Holder: Mr John Blackledge - Director of Community and Environmental Services

Finance Manager: Mrs Kirsten Whyatt

SUBJECTIVE ANALYSIS	2021/22 ADJUSTED CASH LIMIT	2021/22 ACTUAL	2021/22 VARIATION
	£000	£000	£000
EXPENDITURE			
EMPLOYEES	18,612	15,063	(3,549)
PREMISES	2,691	4,008	1,317
TRANSPORT	2,742	2,970	228
SUPPLIES AND SERVICES	4,905	8,503	3,598
THIRD PARTY PAYMENTS	23,868	26,831	2,963
TRANSFER PAYMENTS	205	238	33
SUPPORT SERVICES	5,535	5,079	(456)
CAPITAL CHARGES	18,812	19,876	1,064
CORPORATE SAVINGS TARGET	(2,984)	(1,450)	1,534
TOTAL EXPENDITURE	74,386	81,118	6,732
INCOME			
CUSTOMER & CLIENT RECEIPTS	8,823	9,873	1,050
GOVERNMENT GRANTS	2,864	6,746	3,882
RECHARGES	11,013	10,351	(662)
OTHER GRANTS, REIMBURSEMENTS & CONTRIBUTIONS	5,763	8,261	2,498
TOTAL INCOME	28,463	35,231	6,768
NET EXPENDITURE	45,923	45,887	(36)

This page is intentionally left blank

ADULT SERVICES

GENERAL FUND OUTTURN YEAR ENDING 31 MARCH 2022

SUMMARY

FUNCTIONS OF SERVICE	2021/22 ADJUSTED CASH LIMIT	2021/22 ACTUAL	2021/22 VARIATION
	£000	£000	£000
ADULT SOCIAL CARE	7,237	7,321	84
CARE & SUPPORT	5,291	5,101	(190)
ADULTS COMMISSIONING PLACEMENTS	48,547	48,542	(5)
ADULTS SAFEGUARDING	667	656	(11)
NET COST OF SERVICES	61,742	61,620	(122)

Budget Holder: Karen Smith - Director of Adult Social Services

Finance Manager: Mr Mark Golden

SUBJECTIVE ANALYSIS	2021/22 ADJUSTED CASH LIMIT	2021/22 ACTUAL	2021/22 VARIATION
	£000	£000	£000
<u>EXPENDITURE</u>			
EMPLOYEES	21,440	20,746	(694)
PREMISES	132	177	45
TRANSPORT	952	928	(24)
SUPPLIES AND SERVICES	2,580	4,258	1,678
THIRD PARTY PAYMENTS	57,777	68,363	10,586
TRANSFER PAYMENTS	4,136	5,364	1,228
SUPPORT SERVICES	2,677	2,677	-
CAPITAL CHARGES	381	381	-
CORPORATE SAVINGS TARGET	197	-	(197)
TOTAL EXPENDITURE	90,272	102,894	12,622
<u>INCOME</u>			
CUSTOMER & CLIENT RECEIPTS	14,977	17,040	(2,063)
GOVERNMENT GRANTS	387	7,325	(6,938)
RECHARGES	32	28	4
OTHER GRANTS, REIMBURSEMENTS & CONTRIBUTIONS	13,134	16,881	(3,747)
TOTAL INCOME	28,530	41,274	(12,744)
NET EXPENDITURE	61,742	61,620	(122)

This page is intentionally left blank

CHILDREN'S SERVICES

GENERAL FUND OUTTURN YEAR ENDING 31 MARCH 2022

SUMMARY

FUNCTIONS OF SERVICE	2021/22 ADJUSTED CASH LIMIT	2021/22 ACTUAL	2021/22 VARIATION
	£000	£000	£000
LOCAL SCHOOLS BUDGET	22,981	22,983	2
BUSINESS SUPPORT AND RESOURCES	9,974	9,826	(148)
EDUCATION	25,410	26,331	921
EARLY HELP FOR CHILDREN & FAMILIES	5,464	4,992	(472)
CHILDREN'S SOCIAL CARE	50,786	54,947	4,161
GRANTS	(52,341)	(52,350)	(9)
NET COST OF SERVICES	62,274	66,729	4,455

Budget Holder: Victoria Gent - Director of Children's Services

Head of Accountancy: Mark Golden

SUBJECTIVE ANALYSIS	2021/22 ADJUSTED CASH LIMIT	2021/22 ACTUAL	2021/22 VARIATION
	£000	£000	£000
EXPENDITURE			
EMPLOYEES	52,290	56,361	4,071
PREMISES	123	2,373	2,250
TRANSPORT	2,517	3,422	905
SUPPLIES AND SERVICES	14,963	17,383	2,420
THIRD PARTY PAYMENTS	44,825	48,693	3,868
TRANSFER PAYMENTS	10,319	13,683	3,364
SUPPORT SERVICES	5,271	8,111	2,840
CAPITAL CHARGES	1,826	3,679	1,853
CORPORATE SAVINGS TARGET	(1,517)	(85)	1,432
TOTAL EXPENDITURE	130,617	153,620	23,003
INCOME			
CUSTOMER & CLIENT RECEIPTS	1,049	1,739	(690)
GOVERNMENT GRANTS	59,846	66,575	(6,729)
RECHARGES	1,190	8,478	(7,288)
OTHER GRANTS, REIMBURSEMENTS & CONTRIBUTIONS	6,258	10,099	(3,841)
TOTAL INCOME	68,343	86,891	(18,548)
NET EXPENDITURE	62,274	66,729	4,455

This page is intentionally left blank

PUBLIC HEALTH

GENERAL FUND OUTTURN YEAR ENDING 31 MARCH 2022

PUBLIC HEALTH

SUBJECTIVE ANALYSIS	2021/22 ADJUSTED CASH LIMIT	2021/22 ACTUALS	2021/22 VARIATION
	£000	£000	£000
<u>EXPENDITURE</u>			
EMPLOYEES	1,175	1,615	440
PREMISES	-	44	44
TRANSPORT	10	1	(9)
SUPPLIES AND SERVICES	40	159	119
THIRD PARTY PAYMENTS	18,100	36,784	18,684
TRANSFER PAYMENTS	-	-	-
SUPPORT SERVICES	245	251	6
CAPITAL CHARGES	-	-	-
CORPORATE SAVINGS TARGET	-	-	-
TOTAL EXPENDITURE	19,570	38,854	19,284
<u>INCOME</u>			
CUSTOMER & CLIENT RECEIPTS	-	-	-
GOVERNMENT GRANTS	18,677	29,482	(10,805)
RECHARGES	-	84	(84)
OTHER GRANTS, REIMBURSEMENTS & CONTRIBUTIONS	866	9,261	(8,395)
TOTAL INCOME	19,543	38,827	(19,284)
NET EXPENDITURE	27	27	-

Budget Holder: Dr Arif Rajpura - Director of Public Health

Head of Accountancy: Mr Mark Golden

This page is intentionally left blank

BUDGETS OUTSIDE THE CASH LIMIT

GENERAL FUND OUTTURN YEAR ENDING 31 MARCH 2022

SUMMARY

FUNCTIONS OF SERVICE	2021/22	2021/22	2021/22
	ADJUSTED CASH LIMIT	ACTUALS	VARIATION
	£000	£000	£000
TREASURY MANAGEMENT	3,411	1,671	(1,740)
PARKING SERVICES	(4,365)	(4,424)	(59)
CORPORATE SUBSCRIPTIONS	134	127	(7)
HOUSING BENEFITS	1,472	1,124	(348)
COUNCIL TAX AND NNDR COST OF COLLECTION	1,073	1,357	284
SUBSIDIARY COMPANIES	208	(317)	(525)
LAND CHARGES	(51)	(51)	-
CONCESSIONARY FARES	4,933	3,995	(938)
EMPLOYERS PREVIOUS YEARS PENSION LIABILITY	1,317	1,297	(20)
NEW HOMES BONUS	(45)	(45)	-
NET COST OF SERVICES	8,087	4,734	(3,353)

SUBJECTIVE ANALYSIS	2021/22	2021/22	2021/22
	ACTUAL	ADJUSTED CASH LIMIT	FORECAST OUTTURN
	£000	£000	£000
<u>EXPENDITURE</u>			
EMPLOYEES	1,635	1,671	36
PREMISES	1,278	1,362	84
TRANSPORT	24	23	(1)
SUPPLIES AND SERVICES	7,115	5,299	(1,816)
THIRD PARTY PAYMENTS	11	22	11
TRANSFER PAYMENTS	48,023	47,994	(29)
SUPPORT SERVICES	4,210	4,242	32
CAPITAL CHARGES	16,643	7,982	(8,661)
CORPORATE SAVINGS TARGET	(227)	-	227
TOTAL EXPENDITURE	78,712	68,595	(10,117)
<u>INCOME</u>			
CUSTOMER & CLIENT RECEIPTS	6,956	5,037	1,919
GOVERNMENT GRANTS	48,316	48,977	(661)
RECHARGES	2,905	2,788	117
OTHER GRANTS, REIMBURSEMENTS & CONTRIBUTIONS	12,448	7,059	5,389
TOTAL INCOME	70,625	63,861	6,764
NET EXPENDITURE	8,087	4,734	(3,353)

This page is intentionally left blank

PROVISIONAL CAPITAL OUTTURN STATEMENT 2021/22

APPENDIX 2n

Expenditure for Capital Purposes

2021/22

Director Responsible for Resources

Capital Renewals Repairs & Maintenance 2021/22
 Information Computer Technology Refresh
 Local Full Fibre Network
 Finance, Human Resources & Payroll System
 Kent Road 12,14 & 16
 Grange Park Energy Efficiency
 Grundy Roofing Works 21-22
 Replacement Wind Turbine Head
 Core CCTV System Replacement

Total Resources

PAYMENTS IN 2021/22 £	CAPITAL RECEIPTS £	GOVERNMENT AND OTHER GRANTS £	HOUSING REVENUE ACCOUNT REVENUE CONTRIBUTION	OTHER SOURCES £	PRUDENTIAL BORROWING £	TOTAL £
254,599	59,000	195,599		0	0	254,599
942,539	942,539	0		0	0	942,539
9,878	0	9,878		0	0	9,878
1,295,175	1,295,175	0	0	0	0	1,295,175
29,944	29,944	0		0	0	29,944
418,320	0	418,320		0	0	418,320
4,913	0	4,913		0	0	4,913
23,050	0	0		0	23,050	23,050
13,826	0	0		13,826	0	13,826
2,992,244	2,326,658	628,710	0	13,826	23,050	2,992,244

Director Responsible for Adult Services

I-Switch Scheme
 Adult Services Schemes
 Regeneration - Renovation Grant
 Care & Repair
 Winter warmth

Total Adult Services

291,461	0	291,461		0	0	291,461
1,550,142	250,504	1,299,639		0	0	1,550,142
2,204,469	0	2,204,469		0	0	2,204,469
13,651	0	13,651		0	0	13,651
63,366	0	63,366		0	0	63,366
4,123,089	250,504	3,872,585	0	0	0	4,123,089

Director Responsible for Children's Services

Primary Schools

Bispham Endowed
 Boundary
 Holy Family
 Kincaig
 Layton
 Marton
 Revoe
 Stanley
 Thames
 Moor Park
 Stanley

Other Schemes

Highfurlong Special
 Park
 Westbury
 Pegasus
 Athena
 Hub
 Oracle
 Langdale

Total Children's Services

19,745	0	16,351		3,394	0	19,745
6,772	0	6,772		0	0	6,772
11,100	0	11,100		0	0	11,100
10,988	0	10,988		0	0	10,988
66,859	0	66,859		0	0	66,859
6,507	0	6,507		0	0	6,507
39,581	0	39,581		0	0	39,581
82,393	0	51,393		31,000	0	82,393
52,400	0	52,400		0	0	52,400
80,883	0	52,100		28,783	0	80,883
						0
272,557	0	149,594		122,963	0	272,557
0	211,200	-211,200		0	0	0
54,725	0	54,725		0	0	54,725
128,157	0	118,157		10,000	0	128,157
10,950	0	10,950		0	0	10,950
7,672	0	-54,266		61,938	0	7,672
104,802	0	104,802		0	0	104,802
51,150	0	51,150		0	0	51,150
1,007,241	211,200	537,963	0	258,078	-	1,007,241

PAYMENTS IN 2021/22 £	CAPITAL RECEIPTS £	GOVERNMENT AND OTHER GRANTS £	HOUSING REVENUE ACCOUNT REVENUE CONTRIBUTION	OTHER SOURCES £	PRUDENTIAL BORROWING £	TOTAL £
-----------------------------	--------------------------	--	---	-----------------------	------------------------------	------------

Director Responsible for Community and Environment

Other Schemes

Vehicle/Plant/Equipment Renewals	702,036	702,036	0	0	0	702,036
Anchorsholme Seawall Scheme	443,835	0	443,835	0	0	443,835
Sand Dunes	155,634	0	155,634	0	0	155,634
Bispham Coast Protection	220,889	0	220,889	0	0	220,889
Bispham Drainage	774	0	774	0	0	774
Anchorsholme & Bispham Study	48,642	0	48,642	0	0	48,642
Stanley Park All Weather Pitch	12,819	12,819	0	0	0	12,819
Anchorsholme Park Playground	24,858	0	0	24,858	0	24,858
Refuse Vehicles	1,315	0	0	0	1,315	1,315
Beach Patrol Land Rover	43,355	0	0	0	43,355	43,355

Total Other schemes	1,654,157	714,855	869,774	24,858	44,670	1,654,157
----------------------------	------------------	----------------	----------------	---------------	---------------	------------------

Transport

Blackpool/Fleetwood/Sintropher Tramway	1,859,698	0	0	1,122,922	736,776	1,859,698
--	-----------	---	---	-----------	---------	-----------

Total Transport	1,859,698	0	0	1,122,922	736,776	1,859,698
------------------------	------------------	----------	----------	------------------	----------------	------------------

Total Community and Environment	3,513,855	714,855	869,774	0	1,147,780	781,446	3,513,855
--	------------------	----------------	----------------	----------	------------------	----------------	------------------

Director Responsible for Governance and Partnership Services

Crem Building Works	21,788	0	0	0	21,788	21,788
Carleton Burial Plots	30,754	0	0	0	30,754	30,754
Carleton Cemetery Extent Phase 3	115,082	0	0	0	115,082	115,082

Total Governance and Partnership Services	167,624	0	0	0	167,624	167,624
--	----------------	----------	----------	----------	----------------	----------------

Chief Executive

Foxhall Village	29,456	0	0	0	29,456	29,456
Troutbeck Redevelopment	4,756,975	0	2,479,748	2,277,227	0	4,756,975
Grange Park Development	1,137,619	0	1,137,619	0	0	1,137,619
Dunsop Court	394,028	0	0	394,028	0	394,028
Feasibility/ Infill Sites	55,039	0	0	55,039	0	55,039
Acquisitions/Refurbishments	941,182	0	48,000	893,183	0	941,182
Haweside Masterplan	82,012	0	0	82,012	0	82,012
Garstang Road West	2,244,495	1,225,532	204,869	274,930	539,164	2,244,495

Total Chief Executive	9,640,807	1,225,532	3,870,236	3,976,419	568,620	9,640,807
------------------------------	------------------	------------------	------------------	------------------	----------------	------------------

Director Responsible for Communication and Regeneration

Housing - HRA

Adaptation Work for the Elderly & Disabled	558,664	0	0	558,664	0	558,664
Work towards Decent Homes Standard	4,531,721	0	0	3,838,201	34,105	4,531,721
Total Housing - Housing Revenue Account	5,090,385	-	0	4,396,865	34,105	5,090,385

PAYMENTS IN 2021/22	CAPITAL RECEIPTS	GOVERNMENT AND OTHER GRANTS	HOUSING REVENUE ACCOUNT REVENUE CONTRIBUTION	OTHER SOURCES	PRUDENTIAL BORROWING	TOTAL
£	£	£		£	£	£
Transport						

Local Transport Policy - Local Safety Scheme	42,870	0	42,870	0	0	42,870
Local Transport Policy - Maintenance	2,752,305	0	2,752,305	0	0	2,752,305
Local Transport Policy - Traffic Management and Accessibility	448,630	0	448,630	0	0	448,630
Local Transport Policy - Walking and Cycling	2,700	0	2,700	0	0	2,700
Quality Corridor	763,043	0	763,043	0	0	763,043
Topping Street	0	435,000	-435,000	0	0	0
Tramway Refurbishment	11,750	0	0	0	11,750	11,750
Total Transport Schemes	4,021,298	435,000	3,574,548	0	11,750	4,021,298
Multi- Ply						
Multi-Ply Development & Lease	883,589	0	0	0	302,405	883,589
Total Multi-ply	883,589	0	0	-	302,405	883,589
Other Schemes						
Leisure Assets	1,210,548	110,000	-23,150	0	1,123,698	1,210,548
Show Town (Museum)	2,946,955	0	2,946,955	0	0	2,946,955
Land Release Schemes	405,299	0	405,299	0	0	405,299
Airport	65,092	0	0	0	65,092	65,092
Sports Village	140,676	0	0	0	140,676	140,676
Marketing And Public Relations	6,434	0	0	0	6,434	6,434
Direct Development	-96,599	0	0	0	-96,599	(96,599)
Highways & Enabling Works - In Enterprise Zone	1,883	0	0	0	1,883	1,883
Highways & Enabling Works - Out Enterprise Zone(Devonshire Road)	11,800	0	0	0	11,800	11,800
Delivery Management	374,718	0	0	0	374,718	374,718
Sports Pavilion And Changing Facilities	1,348,363	0	0	0	1,348,363	1,348,363
Tramshed (Preston)	-5,500	0	0	0	-5,500	(5,500)
Town Centre Car Park Strategy	683,609	0	0	1,300	682,309	683,609
Town Centre Investments	13,956	0	0	0	13,956	13,956
Houndshill Phase 2	4,034,813	0	4,034,813	0	0	4,034,813
Edward Street Acquisitions	14,279	0	0	0	14,279	14,279
Abingdon Street Market	1,847,137	0	1,826,938	20,199	0	1,847,137
Town Deal	2,301,703	0	2,301,703	0	0	2,301,703
Acquisition Of Land At Leopold Grove,Adelaide St & Alfred St	80,501	3,500	0	0	77,001	80,501
Conference Centre	10,342,390	521,000	582,040	0	9,239,350	10,342,390
Central Business District Phase 3	7,038,076	260	0	0	7,037,816	7,038,076
Heritage Action Zone	350,380	0	350,380	0	0	350,380
Total Other Schemes	41,355,112	634,760	12,424,978	0	21,499	41,355,112
Total Communication and Regeneration	51,350,384	1,069,760	15,999,526	4,396,865	358,009	51,350,384

TOTAL EXPENDITURE (Outturn)	72,795,244	5,798,509	25,778,794	8,373,284	1,777,693	31,066,964	72,795,244
------------------------------------	-------------------	------------------	-------------------	------------------	------------------	-------------------	-------------------

OTHER SOURCES	£
Volker Stevin	1,122,922
Multi-Ply	302,405
Revenue	194,902
Schools Contribution to schemes	63,177
Leaseholder contribution	28,893
United Utilities Contribution	24,858
Wilson Solicitors	20,199
Self Insurance Fund	13,826
F-I-T 20-21	5,211
Rent	1,300
	1,777,693

This page is intentionally left blank

Report to:	SCRUTINY LEADERSHIP BOARD
Relevant Officer:	Antony Lockley, Director of Strategy and Assistant Chief Executive
Date of Meeting:	13 July 2022

COUNCIL PLAN PERFORMANCE REPORT – END OF YEAR 2021/22

1.0 Purpose of the report:

1.1 To present performance against the Council Plan for the period 1 April 2021 – 31 March 2022.

2.0 Recommendation(s):

2.1 Scrutiny Leadership Board is asked to scrutinise the content of the report and highlight any areas for further consideration.

3.0 Reasons for recommendation(s):

3.1 To ensure constructive and robust scrutiny of performance against the Council Plan.

3.2 Is the recommendation contrary to a plan or strategy adopted or approved by the Council? No

3.3 Is the recommendation in accordance with the Council's approved budget? Yes

4.0 Other alternative options to be considered:

4.1 N/A

5.0 Council priority:

5.1 The relevant Council priority is:

- The economy: Maximising growth and opportunity across Blackpool
- Communities: Creating stronger communities and increasing resilience.

6.0 Background information

6.1 In March 2021, the corporate suite of Council Plan performance indicators was reviewed to ensure that the KPIs remain fit for purpose and continue to provide the relevant performance

information required by senior officers and Members. The revised suite of KPIs now incorporates some indicators from the monthly COVID-19 recovery reports as well as a more comprehensive set of indicators around organisational resilience.

6.2 The end of year performance for 2021/22 is detailed in the attached Performance Summary and Headline KPI Dashboard.

6.3 Does the information submitted include any exempt information? No

7.0 List of Appendices:

7.1 Appendix 4(a): Performance Summary EoY 2021-22
Appendix 4(b): Headline KPI Dashboard EoY 2021-22

8.0 Financial considerations:

8.1 N/A

9.0 Legal considerations:

9.1 N/A

10.0 Risk management considerations:

10.1 N/A

11.0 Equalities considerations:

11.1 N/A

12.0 Sustainability, climate change and environmental considerations:

12.1 To take account of the Council's climate emergency declaration and the target to be carbon net zero by 2030, information on the Council's carbon emissions has now been included in the suite of Council Plan performance indicators.

13.0 Internal/external consultation undertaken:

13.1 N/A

14.0 Background papers:

14.1 None.

Council Plan Performance Summary End of Year 2021/22

Priority One: The Economy - Maximising growth and opportunity across Blackpool

Blackpool will be the number 1 tourist destination in the UK

- Data for the 2020 season for total visitor numbers and the overall value of the visitor economy was reported in Quarter 2.
- Looking at available data for the 2021/22 season, Visitor Insights data shows that promenade footfall during Quarter 3 was 12,989,188 and 8,357,240 during Quarter 4. This is a significant increase compared to the same period in 2020/21 (14,569,206). Promenade footfall for the full year (2021/22) was 34,463,031; a 30.7% increase compared to 2020/21 (26,371,723) and a 12.6% increase compared to 2019/20 (30,596,122).
- Tram ridership for 2021/22 was 4,200,042; a 271.79% increase compared to 2020/21 (1,129,692) but a 12.04% decrease compared to 2019/20 (4,775,124).
- The total inbound car movements during Quarter 3 and 4 for the six major car parks - Chapel Street, Bonny Street, Central, West Street, Talbot Road and South Beach – was 1,531,575 which is an increase compared with the same period in 2020/21. For the full 2021/22 year, the total inbound car movements was 2,825,092, a 60.63% increase compared to 2020/21 (1,758,811).
- Supporting data is also available on traffic counts on the following key routes into central Blackpool – Progress Way, Preston New Road West, North Promenade, South Promenade, East Park Drive and Yeadon Way. The total traffic count for 2021/22 was 29,166,278 which was 10.8% higher compared with 2020/21 (26,167,781). However, it should be noted that due to technical issues with tracking equipment at the Preston New Road west site and the installation of new tracking equipment across all sites in March 2022, this data will be an under representation of traffic counts during 2021/22.

People in Blackpool will have access to a range of employment options

- The number of claimants for out of work benefits was 7,145 people (8.5%) in March 2022. This is a reduction compared with the position in the previous quarter (8.4%) and is higher than the regional (4.8%) and national (4.2%) rates. Compared to other local authorities, Blackpool has the highest rate of out of work benefits claimants. When looking at the claimant rate by age group, the proportion of the population aged 18-24 claiming out of work benefits was 10.6% (1,100 people) compared with 10.3% in the previous quarter.
- Employment support programmes provided by Positive Steps into Work, aimed at those people who are the furthest from the job market, supported 170 people into employment in Quarters 3 and 4. This brings the cumulative total for 2021/22 to 406 people supported into employment against an annual target of 990. There are a number of reasons for underperformance this year, predominantly linked to lower than anticipated referrals into individual employment programmes. Please note, annual targets are based on combined annual contractual targets across a range of programmes and these will always be subject to change and economic conditions.
- In June 2022, we started delivery of a new large-scale DWP contract and were expecting 3,000 participants to be referred onto the programme over the first 3 years of delivery – this represented 20% of the Blackpool cohort, with the other 80% of customers being referred onto provision with other providers. However, the anticipated numbers of Blackpool residents claiming Universal Credit has been much lower than DWP expected and therefore their current contract with all prime contractors nationally (G4S in Blackpool) is being renegotiated with a 70% decrease in customer volumes expected. Even though the number of referrals was much lower than anticipated, we have supported 40% of all starts for Blackpool customers, meaning we have started the most customers on our programme even though we have the smallest share of the contract. This has obviously

impacted on the numbers we have been able to move into work, as forecasts were based on a percentage of programme starts.

- For the Kickstart programme, the process of matching unemployed young people with local jobs was the responsibility of Jobcentre Plus and this was not as effective as we would have liked, with some jobs having few or no applications and employers subsequently withdrawing those opportunities. Despite this, our gateway contributed 30% of the Kickstart jobs filled in Blackpool, which is outstanding performance with a very small delivery team. The new Youth Hub had a delayed start in January 2022, which has led to lower referrals against expected projections. However, now that The Platform (new name for the Youth Hub) has been operational, the numbers accessing the new service are increasing month-on-month and the funding has been extended from a June completion date to September 2022, which means that we have more time to develop the new service.
- The total number of jobs that were created/safeguarded by Council projects under the Blackpool Town Centre Regeneration programme (Houndshell Phase 2 extension, Abingdon Street Market refurbishment and the Holiday Inn) for 2021/22 is 22 jobs (7 jobs created/safeguarded by Abingdon Street Market refurbishment and 15 construction jobs for Houndshell Phase 2 extension).

The Council will support businesses to prosper and expand

- During Quarters 3 and 4, 24 new start businesses have been supported by the Council's Get Started service against a quarterly target of 20. This brings the cumulative total for 2021/22 to 42 new start business assisted against an annual target of 45.
- For the Enterprise Zone, performance is encouraging with 197 new jobs created during the second half of the year, bringing the cumulative total to 439 jobs created (annual target for 2021/22 is 175). An estimated 80% of the total jobs created went to Fylde Coast residents. Please note as of the 31st March 2022, Enterprise Zone rates relief finishes. As data on jobs created was collected as part of the rates relief applications, going forward this means data will be harder to track as we will be relying on voluntary submission of data by businesses.
- Growth in retainable rates per annum for the Enterprise Zone is reported annually as part of the NNDR3 outturn return to Government. Provisional data will be available in July 2022.
- The percentage of expenditure with third party suppliers that are locally based was 46%. This exceeds the annual target (40%) and is an increase compared with 2020/21 (44%).

The town centre in Blackpool will be strong and vibrant

- During 2021/22, town centre footfall was 23,530,954; a 25.3% increase compared to 2020/21 (18,778,945) and a 13.6% decrease compared to 2019/20 (27,240,130). All 12 town centre sites saw an increase in footfall. Please note that across the majority of the 2020 period there were significant local COVID restrictions that were re-introduced in the North West and Yorkshire; impacting footfall levels during this time.
- The February 2022 retail vacancy survey shows that 18% of units in the principal retail core were vacant (29 of 161 units) which is one unit higher than the previous quarter. The principal retail core is the area around Houndshell, Victoria Street, Bank Hey Street, Church Street, Corporation Street and Adelaide Street West. There is no data for the same period in 2020/21 as the retail vacancy survey was cancelled due to COVID-19.
- Looking at the wider town centre boundary, there was a net decrease of 1 vacant unit in the town centre compared to November 2021, bringing the overall total down to 145 and reducing the vacancy rate to 23.1% – the lowest vacancy rate since August 2019. The reduction is largely due to a net decrease of 3 vacant units in the core retail area. Meanwhile both the principal retail core and periphery town centre areas experienced a net increase of 1 vacant unit over the same period respectively.
- Encouragingly since November several businesses have occupied previously vacant units, these include: Toy King (Houndshell); H+H Fone Repairs (Victoria Street); Urban Greenhouse (Birley Street); Food Plus (Abingdon Street);

Talbot Grill, New Second Chance (Talbot Road), Sherlocks (Queen Street); The Sweet Place, Renegade (Topping Street) and The Platform (No. 1 Bickerstaffe Square).

- Data on resident satisfaction with the town centre will be collected as part of the Resident's Survey, which will be conducted in autumn 2022.

Good quality and affordable housing which meets the needs of a varied population across the rental and privately owned sector in Blackpool

- Data for the number of new build homes completed for 2021/22 will be available in July 2022 once the 2021/22 Housing Monitoring Report (HMR) has been published.
- Blackpool Housing Company has developed a further 102 units in the town centre during Quarter 3 and 4. The cumulative total of units in the portfolio at the end of 2021/22 is 531 against a target of 556.
- The satisfaction of BCH tenants with repairs is a proxy measure for the satisfaction of BCH tenants with the quality of their home, which is measured every 2-3 years. Satisfaction in Quarter 4 was 97.5%, which is a slight reduction compared with the same period in 2020/21 (98.72%) and is slightly below target for this year (98%).

Priority Two: Our Communities – Creating stronger communities and increasing resilience

Families are supported to provide stable home lives where children and young people can flourish

- The number of looked after Children at the close of Quarter 4 was 612, a rate of 210.2 per 10,000 population. This is lower than the same period last year (609 / 208.5 per 10,000 population). The number of children placed within an FY postcode this quarter was 432 (70.6%). This is a slight decrease compared to the same period last year, which was 449 children (73.7%).
- The number of children placed into foster care at the close of Quarter 4 was 402 (65.7%). This is lower than the same period last year, which was 438 (71.9%) children.
- The number of statutory assessments undertaken this quarter was 956, bringing the total assessments in 2021/22 to 3,808. This is an increase in comparison with the previous year (3,447).
- The number of Education, Health and Care Plans (EHCPs) issued in 2021/22 was 132, 68.9% of which were issued within the statutory 20-week timescale. This is a reduction compared with the previous year where 88.2% of plans were issued within 20 weeks.
- The chart below shows the latest data available for the number of referrals to mental health services for children and young people (March 2022). Data covers referrals by all NHS Providers across the Integrated Care System (ICS). Please note that data from Blackpool Teaching Hospitals (BTH) also includes under 18s seen by adult mental health services.



- Provider BTH saw an increase of 34% in referrals received in 2021/22 compared with the same period last year. Overall there has been an increase in referrals across Lancashire and South Cumbria during the same period (35%). 77% of these referrals were accepted which is a 5% increase compared with the same period last year.
- Data shows a significant increase in the referrals received to our children and young people’s mental health services during Quarter 4. These may be linked to a system error with Choose and Book (referrals from GPs) which resulted in a significant number of referrals to CAMHS being ‘held’ within Choose and Book for a number of weeks. The release of these referrals resulted in a significant number being received in Quarter 4.
- BTH have also received a further 283 re-referrals, ELCAS 538 and LSCFT 2,651 in 2021/22.
- The proportion of children in receipt of free school meals for the period 2021/22 is 40.4%. This is an increase compared to the previous year (38.6%). Latest data (Autumn 2020/2021) shows that 19.7% of pupils nationally and 22.7% of pupils regionally are eligible for free school meals.

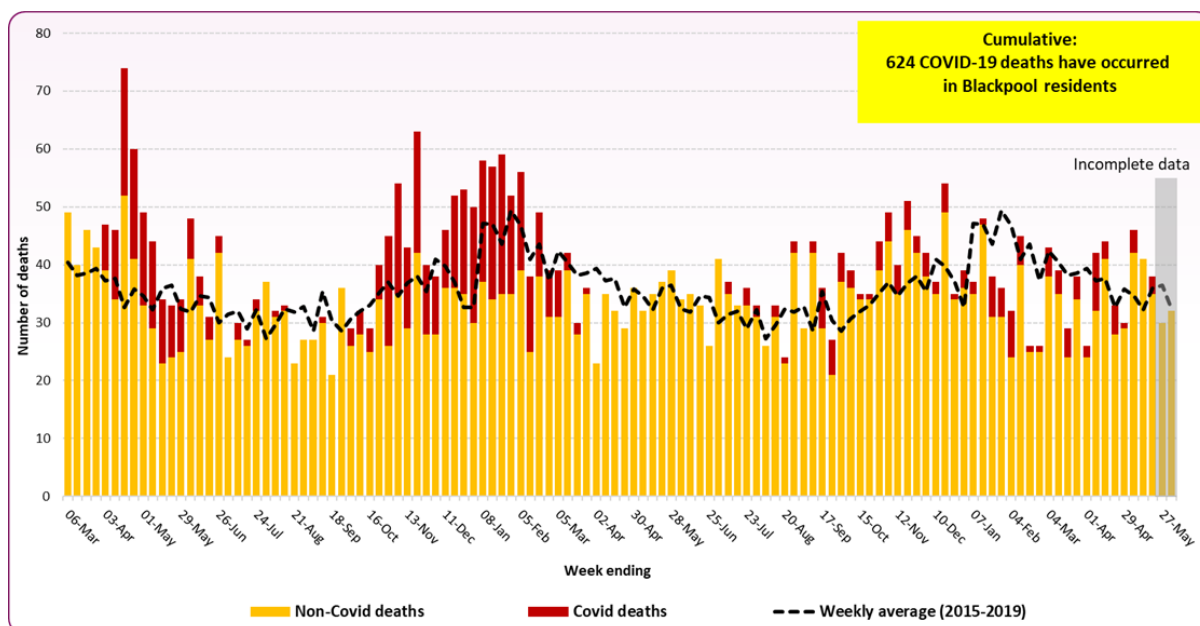
Good quality education provision in Blackpool supporting all children and young people to develop skills and obtain qualifications which set them up for a range of employment options

- *Data for the proportion of schools in Blackpool that are rated as good or better by Ofsted was reported in the Quarter 2 Council Plan performance report. This KPI includes ratings for all primary, secondary, all through and special schools.*
- *Data for the headline attainment KPIs was also reported in the Quarter 2 Council Plan performance report.*
- At the end of March 2021, the proportion of 16-17 year olds who are not in education, employment or training was 5.2%. This is an increase compared with the previous year (4.4%).

Improving health outcomes for people who live in Blackpool, with fewer people developing preventable long term health conditions

- The chart below shows the trend in deaths of Blackpool residents. The dark orange bars show the deaths identified as COVID-19 on death certificates and the black line allows a comparison of the total number of deaths currently being recorded each week with the average number we have seen in the last five years. The gap between the two is often described as the number of ‘excess deaths’.

Weekly deaths occurring up to 3rd June 2021 but were registered up to 11th June 2022 (Blackpool residents)



- At the end of 2021/22, 586 residents of Blackpool have COVID-19 recorded on their death certificate. Latest data shows that in the period up to 11th June 2022, this has increased to 624 residents.
- At the end of Quarter 4, the cumulative number of positive cases was 47,560. The latest data (15th June 2022) shows that this has now risen to 50,086 positive cases.
- The latest available data on vaccination coverage shows that 80.5% of Blackpool residents aged 12+ have now received at least one dose of the vaccine, 75.5% have received a second dose and 59% have received a booster or third dose.
- In Quarter 4 there were 1,305 referrals to the Psychological Therapies Service (IAPT) bringing the cumulative number of referrals received in 2021/22 to 4,980. This is an increase compared with 2020/21 (4,116) and 2019/20 (4,679). The total number of people starting treatment during 2021/22 was 4,025.

People who need social care in Blackpool will receive an assessment in good time, have access to support from a range of good quality providers and they will have a regular review of their needs

- Data for delayed transfers of care (DToc) from hospital attributable to social care is currently unavailable and therefore cannot be included in this report. Publication of this data ceased in February 2020 and there is no plan for the reintroduction of the delayed transfers of care measures. The DToc indicator is based on nationally published data, extracted from Hospital Situation Reports.
- The number of services in Blackpool which are registered with CQC and rated good or better at the end of Quarter 4 was 86.7%, which is a decrease compared with the position at the end of last quarter (87.64%) and is below the annual target of 90%.
- At the close of Quarter 4, the proportion of clients in receipt of long-term services with an annual review was 77.9%, which is a decrease compared with 2020/21 (92.3%).
- The Adult Social Care Survey was undertaken in 2021 and data for the overall satisfaction of people with the care and support services they receive will be available in July 2022.

Finance

- *An update on the financial position for this period will be presented to CLT in the Month 12 financial report.*
- In Quarter 4 2021/22, the Council Tax collection rate was 88%, against a target of 93%. This is a slight increase compared with the same period in 2020/21 (87.76%). The Business Rates collection rate in Quarter 4 2021/22 was 92.27%, against a target of 95%. This is an increase compared with the same period in 2020/21 (85.77%). The easing of COVID-19 restrictions has influenced collection rates as more people have gone back to work and businesses have reopened. However, increased living costs will have an impact on collecting arrears and current year collection rates in 2022/23.
- Performance in relation to paying invoices in time to support businesses, particularly local businesses, has decreased slightly this quarter to 98.29% compared with the same period in 2020/21 (99.11%). The outturn for the full year is 98.83% against an annual target of 95%.
- Performance in relation to the net return from the property portfolio for 2020/21 will be available in July 2022.

Workforce

- The average number of working days lost due to sickness absence in 2021/22 was 10.76 days, which is an increase compared with the previous year (7.77 days). Stress, depression and anxiety remain the biggest cause of sickness absence amongst employees (32.57%) with COVID-19 accounting for 4.67% of work days lost. During this period, 54.42% of sickness was short-term (less than 4 weeks, including self-certified), and 45.58% of sickness absence was long-term (more than 4 weeks).
- Staff turnover has increased to 10.92% compared with 2020/21 (7.04%).
- The most recent staff survey which was completed in 2021, shows that the percentage of staff who say they are proud to work for the Council is 84.04%.
- The percentage of IPAs on the HR system at the end of the quarter was 54%. The average completion rate for mandatory training was 86%, which is a reduction compared with 2020/21 (92%).
- From April 2017, all organisations that employ over 250 employees are required to report their gender pay gap on an annual basis. A positive pay gap indicates that men are paid on average a greater hourly rate; a negative pay gap indicates that women are paid on average a greater hourly rate.
- The data for 2021 shows that the Council has a mean gender pay gap of –0.94% and a median gender pay gap of -6.12%. These figures compare favourably with the national picture, which reports that the gender pay gap for all employees was 15.5% in 2020, down from 17.4% in 2019. We will continue to monitor performance in this area, along with a variety of initiatives in place, which have contributed to these results, to ensure that the Council's position remains favourable for 2022.

Quality Services

- The percentage of service requests and applications made online in 2021/22 was 68.3%, which is an increase compared to the previous year (62.6%). Channel shift projects include residential waste, bulky waste collections, missed bin reports, fly tipping reports, highway issue reporting, waste permits, dog issue reporting, environmental protection complaints, NEAT inspections, anti-social behaviour complaints, copy certificate requests and alley gate key requests.
- 84.28% of customers were satisfied with the service received from Customer First for the full year. Performance has worsened compared with the full year for 2020/21 (88.77%).
- *Data on the proportion of residents who are satisfied with the way the Council runs things will be collected as part of the Resident's Survey, which will be conducted in autumn 2022.*

Environment

- The Carbon Trust has undertaken a piece of work to establish a baseline for total CO₂ emissions for Blackpool Council. For 2019/20, the council's carbon footprint across scopes 1 and 2 and selected scope 3 emissions was calculated to be 24,970 tCO₂e. The breakdown by scope is as follows:
 - **Scope 1:** *Direct emissions associated with the use of natural gas in buildings and fleet fuel consumption (12,740 tCO₂e).*
 - **Scope 2:** *Indirect emissions associated with purchased electricity in buildings (7,473 tCO₂e).*
 - **Scope 3:** *Indirect emissions associated from business travel, water consumption, and upstream emissions from scope 1 and 2 activities (4,757 tCO₂e).*
- The emissions associated with the operation of buildings and facilities by the council currently dominate the footprint. Three emissions contributors make up 82% of the total footprint - electricity consumption from buildings; fleet consumption from buses and council-owned vehicles; and natural gas consumption from buildings.
- The latest government data (2019) from the Department for Business, Energy and Industrial Strategy estimates that the total carbon emissions for Blackpool is 471.4kt of CO₂ (471,400 tonnes). The carbon emissions are: 26.73% transport, 6.68% industry, 43.23% domestic, 9.1% public sector and 13.96% commercial.
- The recycling rate for 2021/22 will be made available mid-2022 and will be included in the relevant Council Plan performance report. Looking at data for 2020/21, the recycling rate was 27.5% compared to 38.4% the previous year. Due to COVID-19, recycling tonnages were significantly reduced, the green waste service was suspended for a period and the HWRC was closed for a couple of months. Kerbside recycling waste was collected with general waste for a few months to reduce the number of staff working (39.5% landfilled, 9.54% composted and 24.40% sent for energy recovery).

This page is intentionally left blank

Headline KPI Performance Report 2021/22
Performance as at 31st March 2022

KEY - Direction of Travel Icons:

↑✓	Performance is improving or on target
↓✓	Performance is improving or on target
↑	Small deterioration in performance / slightly off target
↓	Small deterioration in performance / slightly off target
↔	No change
↑*	Performance is deteriorating or off target
↓*	Performance is deteriorating or off target

Priority 1: The Economy - Maximising growth and opportunity across Blackpool

Theme	Indicator	Outturn 2020/21	Q1 21/22	Q2 21/22	Q3 21/22	Q4 21/22	Outturn 2021/22	Direction of Travel	Target	DoT		Notes
										Against Target		
UK's number one family resort	Visitor numbers	18.13m (2019)	A	5.99m (2020)	A	A	5.99m (2020)	↓*	No target (2020)	N/A		Data is for the 2020 season and is derived from STEAM.
	Overall value of the visitor economy	£1.6bn (2019)	A	£587.98m (2020)	A	A	£587.98m (2020)	↓*	No target	N/A		Data is for the 2020 season and is derived from STEAM.
	Tram ridership	1,129,862	631,008	1,753,399	1,222,532	593,338	4,200,277	↑✓	No target set	N/A		Tram ridership has increased significantly compared with 2020/21.
	Total inbound car movements at the 6 major car parks	1,758,811	721,609	943,530	850,910	309,043	2,825,092	↑✓	Monitoring purposes only	N/A		Data relates to the following car parks - Chapel Street, Bonny Street, Central, West Street, Talbot Road and South Beach.

Theme	Indicator	Outturn 2020/21	Q1 21/22	Q2 21/22	Q3 21/22	Q4 21/22	Outturn 2021/22	Direction of Travel	Target	DoT		Notes
										Against Target		
Range of employment options	Out of work benefits claimant rate	12.4%	10.4%	9.0%	8.4%	8.5%	8.5%	↓✓	Monitoring purposes only	N/A		Data derived from Nomis. The claimant count has decreased compared with the same period in 2021 (12.4%) but is still higher than the regional (4.8%) and national (4.2%) counts.
	Number of people supported into employment across all employment programmes delivered by Positive Steps into Work	160	127	109	62	108	406	N/A	990	↓*		Cannot compare performance with previous years due to changes in programmes delivered / cohort of job seekers.
	Jobs created/safeguarded by Council projects	Data unavailable	Data unavailable	7	0	15	22	N/A	Monitoring purposes only	N/A		15 construction jobs for Houndshill Phase 2 extension and 7 jobs for the Abingdon Street Market refurbishment.

Theme	Indicator	Outturn 2020/21	Q1 21/22	Q2 21/22	Q3 21/22	Q4 21/22	Outturn 2021/22	Direction of Travel	Target	DoT		Notes
										Against Target		
Business support	Total number of new start businesses assisted by the Council	21	11	7	10	14	42	↑✓	45	↓		Increase in businesses supported compared with 2020/21, although slightly below the annual target.
	Enterprise Zone - jobs created	138	58	184	70	127	439	↑✓	175	↑✓		Performance in Q4 brings the cumulative total of jobs created to 439 which exceeds the annual target of 175 jobs.
	Enterprise Zone - retained rates for Blackpool	£85,000	A	A	A	Awaiting data July 2022	A	N/A	£50,000	N/A		Replaces growth in retainable rates per annum. Reported as part of the NNDR3 return.
	% of expenditure with third party suppliers that are locally based	44%	48%	42%	48%	46%	46%	↑✓	40%	↑✓		Performance in Q4 is above target and has increased compared with the same period in 2020/21 (42%).

Theme	Indicator	Outturn 2020/21	Q1 21/22	Q2 21/22	Q3 21/22	Q4 21/22	Outturn 2021/22	Direction of Travel	Target	DoT		Notes
										Against Target		
Strong and vibrant town centre	Town centre footfall	15,931,514	5,784,120	9,813,104	9,298,803	6,101,487	30,997,514	↑✓	Monitoring purposes only	N/A		Increase of 159.8% when compared to Q4 in 2020/21. For the full 2021/22 year, town centre footfall was 23,530,954; a 25.3% increase compared to 2020/21 (18,778,945).
	Town centre vacancy rates - principal retail core	N/A	25.5%	17.4%	17.4%	18%	18%	↑	24.5%	↓✓		Data derived from survey conducted in February, May, August and November each year. Vacancy rates have increased (18%) compared to the previous quarter (17.4%). There is no data for the same period in 2020/21 as the surveys were cancelled due to COVID-19.
	Overall satisfaction of residents with the town centre	N/A	See Notes section				A	N/A	A	N/A		Data to be collected as part of the next Resident's Survey (to be conducted in Autumn 2022).

Theme	Indicator	Outturn 2020/21	Q1 21/22	Q2 21/22	Q3 21/22	Q4 21/22	Outturn 2021/22	Direction of Travel	Target	DoT		Notes
										Against Target		
Good quality affordable housing	Number of new build homes completed	93	A	A	A	Awaiting data July 2022	A	N/A	185 (estimate)	N/A		Outturn includes new builds and new build windfall.
	Number of units developed within the year by Blackpool Housing Company	474	14 (488)	19 (507)	45 (519)	57 (531)	531	↑✓	556	↓		57 units were developed in Q4, bringing the total number of units in the portfolio to 531.
	Satisfaction of BCH tenants with repairs	98.72%	98.04%	97.3%	97.92%	97.5%	97.5%	↓	98%	↓		The percentage of tenants satisfied with the repairs service in Q4 was 97.5% compared with 98.72% in 2020/21.

Priority 2: Our Communities - Creating strong communities and increasing resilience

Theme	Indicator	Outturn 2020/21	Q1 21/22	Q2 21/22	Q3 21/22	Q4 21/22	Outturn 2021/22	Direction of Travel	Target	DoT		Notes
										Against Target		
Supporting families to provide stable home lives	Number/rate of Children Looked After per 10,000 population	No. 609 Rate 208.5	No. 595 Rate 204.4	No. 593 Rate 203.7	No. 592 Rate 203.4	No. 612 Rate 210.2	No. 612 Rate 210.2	↑	Monitoring purposes only	N/A		The number of Looked After Children has increased compared with 2020/21 (609 / 208.5 per 10,000 population).
	Number / % of children placed in foster care	438 (71.9%)	423 (71.1%)	407 (68.6%)	399 (67.4%)	402 (65.7%)	402 (65.7%)	N/A	Monitoring purposes only	N/A		The proportion of children placed in foster care reduced compared to 2020/21 (438).
	Number of statutory assessments undertaken	3,447	915	988	949	956	3,808	N/A	Monitoring purposes only	N/A		The number of assessments undertaken has increased compared with 2020/21 (3,447).
	Number of Education, Health and Care Plans issued	169	36	42	39	15	132	N/A	Monitoring purposes only	N/A		The number of plans issued has decreased compared with 2020/21. The percentage issued within the statutory 20 week timescale (68.9%) has also decreased compared to the same period in 2020/21 (88.2%).
	Number of referrals to Blackpool CAMHS, Youththerapy and CASHER	2,883	1,033	728	949	1,148	3,858	↑*	Monitoring purposes only	N/A		1,148 referrals were received in Q4 bringing the cumulative total to 3,858.
	% of children in receipt of free school meals	38.6%	A	A	A	A	40.4%	↑	Monitoring purposes only	N/A		The outturn for the percentage of children in receipt of free school meals has increased compared to 2020/21 (38.6%).

Theme	Indicator	Outturn 2020/21	Q1 21/22	Q2 21/22	Q3 21/22	Q4 21/22	Outturn 2021/22	Direction of Travel	Target	DoT		Notes	
										Against Target			
Good quality education provision	Proportion of schools in Blackpool that are rated as "good" or better by OFSTED	88%	A	86%	A	A	86%	↓	100% by 2030	N/A		Includes primary, secondary, all through and special schools. Results exclude schools for which an Ofsted rating is not available. A slight reduction compared with 2020.	
	% of pupils who achieved a 9-4 pass in GCSE English and maths	No data available	See Q2 Summary Report				N/A	N/A	N/A	N/A			No national exam / league tables published this year - see Q2 Summary Report for further details.
	% of pupils who achieved a 9-5 pass in GCSE English and maths	No data available	See Q2 Summary Report				N/A	N/A	N/A	N/A			
	Progress made by pupils across 8 GCSE subjects at KS4, relative to others with similar prior attainment	No data available	See Q2 Summary Report				N/A	N/A	N/A	N/A			
	Percentage of 16-17 year olds who are not in education, employment or training	4.4%	A	A	A	5.2%	5.2%	↑*	No target set	N/A		Proportion of 16-17 year olds who are NEET has increased compared with 2020/21 (4.4%).	

Theme	Indicator	Outturn 2020/21	Q1 21/22	Q2 21/22	Q3 21/22	Q4 21/22	Outturn 2021/22	Direction of Travel	Target	DoT		Notes
										Against Target		
Improving health outcomes	Cumulative number of COVID-19 deaths	470	473	498	544	586	586	N/A	Monitoring purposes only	N/A		Cumulative number of Blackpool residents with COVID-19 recorded on their death certificate.
	Cumulative number of confirmed COVID-19 cases	9,147	10,983	20,436	30,778	47,560	47,560	N/A	Monitoring purposes only	N/A		Cumulative number of people with at least one positive COVID-19 test result, either lab-reported or rapid lateral flow test, since the start of the pandemic.
	Deaths related to drug misuse	N/A	22.1 per 100,000 pop.	A	A	A	22.1 per 100,000 pop.	↑*	Monitoring purposes only	N/A		Data published by ONS and relates to the period 2018/19 - 20/21. 86 deaths related to drug misuse were recorded during this period.
	Number of referrals to the Psychological Therapies Service (IAPT)	4,116	1,368	1,184	1,122	1,305	4,980	↑*	Monitoring purposes only	N/A		Referrals in 2021/22 have increased compared with the previous 2 years.

Theme	Indicator	Outturn 2020/21	Q1 21/22	Q2 21/22	Q3 21/22	Q4 21/22	Outturn 2021/22	Direction of Travel	Target	DoT		Notes
										Against Target		
Availability of support for social care needs	Delayed Transfers of Care - delays which are attributable to Adult Social Care (only)	N/A	Publication of data ceased in February 2020				N/A	N/A	No target set	N/A		Average number of delayed transfers of care each day reported as a rate per 100,000 population (18+). No outturn for 2020/21 as publication of this data ceased in February 2020.
	Proportion of providers registered with CQC in Blackpool rated "Good" or better	94.2%	90.6%	96.5%	87.64%	86.7%	86.7%	↓*	90%	↓		CQC inspections on existing and newly registered providers - both residential and domiciliary.
	Percentage of long-term service users with an annual review	92.3%	91.6%	87%	83.9%	77.9%	77.9%	↓*	No target set	N/A		77.9% equates to 1,510 long-term services users with an annual review out of 1,939.
	Overall satisfaction of people with the care and support services they receive	N/A	A	A	A	Awaiting data July 2022	N/A	N/A	70%	N/A		Proportion of people who were extremely or very satisfied. No comparative data for 2020/21 as survey was not undertaken due to COVID.

Organisational Resilience

Theme	Indicator	Outturn 2020/21	Q1 21/22	Q2 21/22	Q3 21/22	Q4 21/22	Outturn 2021/22	Direction of Travel	Target	DoT		Notes	
										Against Target			
Finance	Forecast level of year end General Fund Working Balances	£6.293m	£-261,000	£-759,000	£677,000	£6,075,000	£6,075,000	N/A	> or equal to £6m	↑✓		Covered in Month 12 finance report presented to CLT.	
	Level of earmarked reserves (exc. S31 additional business rate reliefs)	£70.124m	£47,524,000	£49,370,000	£44,326,000	£65,575,000	£65,575,000	N/A	Monitoring purposes only	N/A			
	Value of budget reductions delivered	£19,649,000	£16,251,000	£18,023,000	£18,579,000	£20,285,000	£20,285,000	N/A	£20,285,000	↑✓			
	% of Council Tax in year collection	87.76%	25.09%	50.00%	74.78%	88%	88%	88%	↑✓	93%	↓		Slight increase in collection rate compared to the same period in 2020/21 (87.76%).
	% of Business Rates in year collection	85.77%	16.49%	39.86%	68.44%	92.27%	92.27%	92.27%	↑✓	95%	↓		Increase in collection rate compared to the same period in 2020/21 (85.77%).
	% of undisputed invoices for commercial goods and services that are paid within 30 days of such invoices being received	99.01%	99.27%	98.81%	98.74%	98.29%	98.83%	98.83%	↓	95%	↑✓		Percentage has decreased slightly compared with 2020/21. Nevertheless, this is above the target of 95%.
	Net return from property portfolio	7.54% (2018/19)	A	A	A	Awaiting data July 2022	A	N/A	8%	N/A			
Workforce	Average number of working days lost due to sickness absence per FTE (current staff only)	7.77 days per FTE	7.83 days per FTE	8.07 days per FTE	9.42 days per FTE	10.76 days per FTE	10.76 days per FTE	↑*	Monitoring purposes only	N/A		Average days lost due to sickness has increased compared with 2020/21.	
	% staff turnover (Council - permanent excluding death, Tupe, redundancy)	7.04%	8.21%	9.36%	10.15%	10.92%	10.92%	↑*	Monitoring purposes only	N/A		Staff turnover has increased compared with 2020/21.	
	% of staff who say they are proud to work for the Council	N/A	A	A	84.04%	A	84.04%	N/A	N/A	N/A		The percentage of staff who say they are proud to work for the Council was reported in Quarter 3.	
	% of IPAs on the HR system	Data unavailable	A	A	A	54%	54%	N/A	No target set	N/A		The percentage of IPAs on the HR system in 54%.	
	Average completion rate of mandatory training	92%	90%	87%	87%	86%	86%	↓	No target set	N/A		Completion rates have reduced compared with the previous year.	
	Gender pay gap	Median -5.40% Mean -0.77%	A	A	A	A	Median -6.12% Mean -0.94%	N/A	Monitoring purposes only	N/A		Defined as the difference in the average earnings of men and women over a standard period of time, regardless of their role seniority. A positive pay gap indicates that men are paid more; a negative pay gap indicates that women are paid more.	
Quality Services	Number of incidents of unplanned downtime of systems that impact more than 50 users for > 1 hour	4	1	1	1	1	4	↔	<10	↓✓		Cumulative number of incidents in 2021/22 remains level with the previous year.	
	Channel Shift - % of online transactions versus traditional methods	62.6%	68.8%	67.2%	67.8%	69.4%	68.3%	↑✓	No target set	N/A		Online transactions have increased compared with 2020/21 (62.6%).	
	% of customers satisfied with the service received from Customer First	88.77%	89.40%	82.77%	81.50%	83.10%	84.28%	↓	90%	↓*		Performance has reduced compared with 2020/21 (88.77%).	
	Number of complaints upheld by the Local Government Ombudsman	6	2	A	A	A	2	↓✓	Reduction on previous year	↓✓		Data reported in Q1.	
	Proportion of residents who are satisfied with the way the Council runs things	N/A	See Notes section				N/A	N/A	N/A	N/A			Data will be derived from the Resident's Survey to be conducted in autumn 2022.
Total CO2 emissions by the Council (tonnes)	N/A	A	A	A	24,970 tonnes (2019/20)	24,970 tonnes (2019/20)	N/A	Baseline year	N/A			Data is for 2019/20 and covers scope 1 and 2 and selected scope 3 emissions.	

Environment	Total CO2 emissions for Blackpool (tonnes)	N/A	A	A	A	471,400 tonnes (2019)	471,400 tonnes (2019)	N/A	Baseline year	N/A	The latest government data (2019) from the Department for Business, Energy and Industrial Strategy estimates that the total carbon emissions for Blackpool is 471.4kt of CO2 (471,400 tonnes). The carbon emissions are: 26.73% transport, 6.68% industry, 43.23% domestic, 9.1% public sector and 13.96% commercial.
	% of household waste arisings which have been collected for recycling	38.4% (2019/20)	A	27.5% (2020/21)	A	A	27.5% (2020/21)	↓*	No target set	N/A	The recycling rate for 2021/22 will be available mid-2022.

This page is intentionally left blank

Report to:	SCRUTINY LEADERSHIP BOARD
Relevant Officer:	Steve Thompson, Director of Resources
Date of Meeting:	13 July 2022

FINANCIAL INCLUSION STRATEGY

1.0 Purpose of the report:

1.1 To present the draft Financial Inclusion Strategy for 2022-2027 for consideration and comments.

2.0 Recommendation(s):

2.1 The Scrutiny Leadership Board is asked to review and comment on the draft Financial Inclusion Strategy for 2022-2027.

3.0 Reasons for recommendation(s):

3.1 To influence the content of the Strategy prior to Executive considering it for approval later this year.

3.2 To support the Council in achieving financial inclusion for Blackpool's residents, so that residents have access to the financial skills and services needed to mitigate the effects of financial hardship.

3.3 Is the recommendation contrary to a plan or strategy adopted or approved by the Council? No

3.4 Is the recommendation in accordance with the Council's approved budget? Yes

4.0 Other alternative options to be considered:

4.1 None.

5.0 Council priority:

5.1 The primary focus of the Financial Inclusion Strategy is Priority 1 'Resilient Communities', but there is also a contribution to Priority 2 'The Economy'. The Financial Inclusion Strategy will aim to help build resilient communities by ensuring that individuals have access to the financial help they need during times of hardship. Financial inclusion can help mitigate against the effects of poverty by ensuring residents have access to services which reduce the call on their resources, meaning that the firm foundations provided to residents can ultimately contribute to their economic opportunities.

6.0 Background information

6.1 Financial inclusion refers to when, "individuals (...) have access to useful and affordable financial products and services that meet their needs – transactions, payments, savings, credit and insurance – delivered in a responsible and sustainable way" (World Bank).

Examples of Financial Inclusion include:

- Access to basic financial services e.g. the ability to get a bank account;
- The ability to accumulate savings and build financial security;
- Access to information needed to make informed financial decisions about money;
- Access to affordable credit;
- Access to emergency support at times of crisis.

6.2 All financial metrics point towards an escalating cost of living crisis in Britain which is expected to create further financial pressures for individuals and households in 2022/23 and beyond. This strategy aims to bring together existing resources to ensure their efficient and effective use.

6.3 The council's last Financial Inclusion Strategy expired in 2015. A full review of available national and local data was undertaken to inform a series of workshops and discussions with local stakeholders, including a session with key VCFS organisations, the Children and Families Partnership Board, Informal Scrutiny Leadership Board, Secondary Head teachers and Primary and Special Head teachers. Additionally, we have taken feedback from individuals with lived experiences of poverty and financial exclusion, and will continue to liaise with this community throughout the remainder of the strategy development process.

6.4 A brief mapping exercise was undertaken to review services that are already in place to try to help prevent residents from becoming financially excluded and to assist those who are.

Examples include:

- Council Tax Reduction Scheme
- Discretionary Housing Payments
- Discretionary Support Scheme
- Provision of Personal Budgeting Support

However, based on feedback from local stakeholders there are gaps in current service provisions and there is a lack of information and effective signposting to current service provisions.

- 6.5 Public consultation on the draft strategy was undertaken by Infusion Research in order to ascertain whether residents and organisations across Blackpool agree with the strategy, or whether they wish to provide other recommendations. The survey was made available online and in public facing council buildings across Blackpool, along with face-to-face surveys. The survey ran for eight weeks across April to June 2022. In total, 54 survey responses were captured from individuals and people representing organisations.
- 6.6 Overall, the vast majority of respondents were supportive of the proposed vision, priorities, action plan and working group for the strategy (Appendix B and C). A meeting on Wednesday 29th June 2022 was held with council officers and the portfolio holder to take into consideration of the findings and address recurring themes/ key comments where appropriate (Appendix D). In line with observations received and comments made by the portfolio holder, the following aspects of the strategy have been amended: delivery, working group, governance and action plan.
- 6.7 Based on this evidence, the purpose of the new strategy should be to increase the financial resilience of Blackpool's residents so that residents are better able to withstand temporary financial challenges and difficulties. This will be achieved by ensuring that Blackpool's residents are able to quickly and efficiently access short-term support during times of financial crisis and emergency, whilst also building residents' digital and financial skills.
- 6.8 A working group will be created which will bring together council officers, the portfolio holder and other key stakeholders and organisations with an active interest in achieving financial inclusion across the town. Members of the working group will come together regularly to ensure the effective delivery of the action plan. The working group will also enable organisations to share best practice and identify any gaps and areas of improvement in current service provisions. Additional external partner resources will be added as working groups are developed.
- 6.9 Progress of the Financial Inclusion Strategy will be monitored in two ways:
- By monitoring actions in the action plan and;
 - By tracking change on a number of local performance indicators.

A progress report will be delivered to the Tourism, Economy and Communities Scrutiny Committee and Executive on an annual basis, detailing progress made in delivering the action plan.

The strategy will also be reviewed halfway through the course to assess the success of the implementation of the strategy.

Does the information submitted include any exempt information?

No

7.0 List of Appendices:

- 7.1 Appendix 5(a): Draft Financial Inclusion Strategy 2022-2027
- Appendix 5(b): Financial Inclusion Strategy 2022-27 Consultation Report
- Appendix 5(c): Financial Inclusion Strategy 2022-27 Consultation Appendix A
- Appendix 5(d): Council Response to consultation findings.
- Appendix 5(e): Equality Analysis (EA) Record Form
- Appendix 5(f): Notes from the stakeholder workshop.

8.0 Financial considerations:

- 8.1 Any funding requirements will be dependent on the gaps identified following discussions with stakeholders regarding current financial inclusion provision across the Town. It is hoped that once this piece of work has been carried out that signposting to the different services available will minimise any additional costs as demand can be met through existing resources. However, there may be specific areas identified that would require additional funding and at this stage these are unknown.

9.0 Legal considerations:

- 9.1 None

10.0 Risk management considerations:

- 10.1 None

11.0 Equalities considerations:

- 11.1 As detailed throughout the Equality Analysis (EA) Record Form (Appendix E).

12.0 Sustainability, climate change and environmental considerations:

- 12.1 The council will work together with stakeholders in the voluntary community and faith sector to help address some of the barriers to financial inclusion whilst also contributing to the delivery of the Council's Climate Emergency declaration at the same time. Examples could include the provision of refurbished/recycled laptops to ensure that those facing digital exclusion have access to free/affordable digital equipment, or the recycling of furniture and white goods, linking to goals around the circular economy.

13.0 Internal/external consultation undertaken:

13.1 Initial discussions have taken place with people with lived experience of poverty and exclusion. Key stakeholders have been involved in a workshop discussion that has informed the action plan. A public consultation survey on the draft Financial Inclusion Strategy ran for eight weeks across April to June 2022. A meeting with council officers and the portfolio holder was held to discuss and comment on the findings of the public consultation survey.

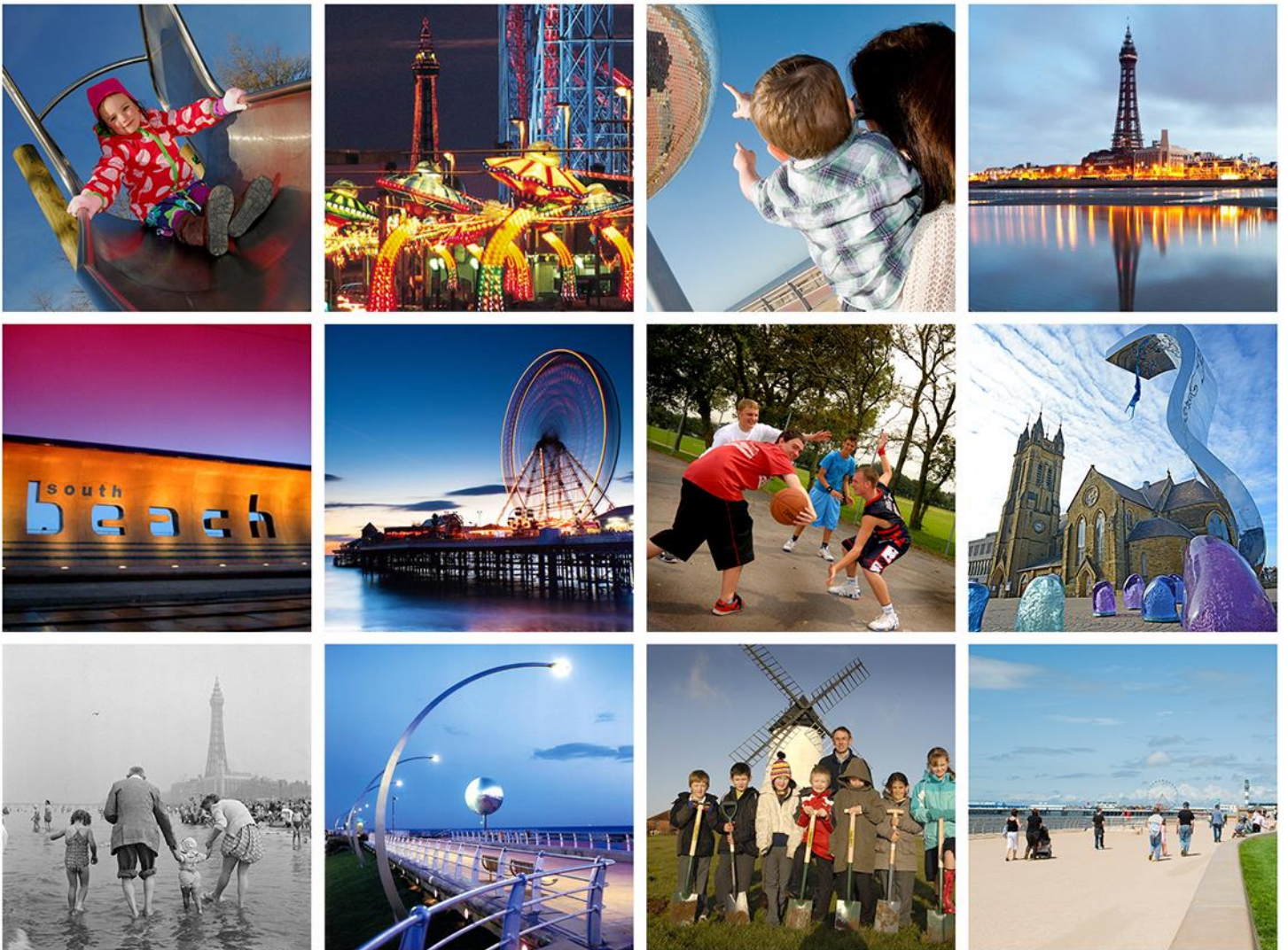
14.0 Background papers:

14.1 None

This page is intentionally left blank

Financial Inclusion Strategy

2022-2027



Contents

Foreword.....	3
Executive Summary.....	4
Introduction	5
Purpose of the Strategy	5
Links with the Council’s Priorities	5
National Context	6
Who is Financially Excluded?	8
Local Picture.....	10
Current Council Service Provisions	12
Other Service Provisions across the Town.....	13
Links with other strategies.....	14
What we have achieved so far:.....	15
Consultation.....	15
Priorities.....	16
Delivery	18
Performance Indicators	18
Glossary of Terms.....	19
Appendix 1: Financial Inclusion Action Plan	20
Appendix 2 – Council response to consultation findings.....	27

Foreword

Welcome to Blackpool Council's 2022-2027 Financial Inclusion Strategy, which sets out the council's vision and priorities for financial inclusion for the next five years.

Given the current unprecedented financial pressures on individuals, as a result of the cost of living crisis, inflation, rising national insurance contributions and the Coronavirus (COVID-19) pandemic, this strategy could not come at a more important time. Current measures to combat soaring energy, food and fuel prices as set out in the Spring Statement 2022 do not go far enough to protect households from the cost of living crisis. It is clear that low-income households will be disproportionately affected and while Blackpool residents already face a unique set of challenges, we are determined to increase financial resilience and inclusion opportunities for all Blackpool residents.

We are very proud of the range of council services that are already in place to try to help prevent residents from becoming financially excluded and to assist those who are. We would like to acknowledge the tireless work and talent of the Voluntary, Community, Faith and Social Enterprise (VCFSE) in Blackpool, who play a crucial role in supporting some of the most disadvantaged people in our communities.

We will be working with key stakeholders and organisations with an active interest in achieving financial inclusion, to assist us in delivering our Financial Inclusion Strategy and action plan. By working collaboratively with other organisations we will be able to identify gaps in current service provisions and share best practice, so that we are all able to deliver the services needed to tackle financial exclusion across Blackpool.



Cllr Neal Brookes

Executive Summary

This document sets out Blackpool Council's vision and priorities for financial inclusion.

Financial inclusion refers to when individuals have access to useful and affordable financial products and services to help live their lives. Our definition also includes emergency support for those in immediate financial difficulties.

In the UK, the number of adults without a bank account was just below 1 million in 2018-19¹. Access to a bank account is vital to becoming financially included, as it enables people to manage their money on a day-to-day basis. People who are financially excluded, such as those without a bank account, may not be aware of services and support which are open to them or they may be unable to access them due to a lack of digital or financial skills.

This strategy aims to improve financial inclusion across the town by bringing local organisations together to share our understanding of the issues and tackle the effects. In turn, this will strengthen our communities, increasing their resilience to other challenges they may face.

Context

This strategy is written at a time of considerable financial pressures on individuals, with growing concerns regarding the cost of living. Changes to benefits and taxation have had a significant impact on households, and are set to continue. These include:

- The withdrawal of the additional £20 per week for Universal Credit claimants introduced at the start of the COVID-19 pandemic;
- The 1.25% rise in National Insurance Contributions;
- The 3% rise in Council Tax.

The impact of inflation, including:

- Rising fuel and energy prices;
- The rising cost of living generally.

We are still managing the effects of the pandemic which has impacted on the finances of families in different ways depending on the nature of their employment. Together, both have highlighted the importance of financial resilience in helping to mitigate these effects, particularly given the high level of deprivation in Blackpool.

Vision

Over the course of this five year strategy our vision is:

To ensure that Blackpool's residents are able to quickly and efficiently access short-term support during times of financial crisis and emergency, whilst building their financial resilience through digital and financial skills.

Priorities

To achieve our vision, there are four key priorities which we will aim to deliver:

1. Access to Financial Support, Products and Services
2. Communication, Collaboration and Coordination
3. Digital Skills and Inclusion
4. Financial Skills and Capabilities

These priorities will be delivered through a new action plan (see Appendix 1).

Having a clear vision and priorities around financial inclusion will help Blackpool's residents deal with both pre-existing and emerging financial pressures and challenges.

Measuring Progress

We will monitor progress in two ways – by monitoring actions in the action plan (see Appendix 1) and by tracking change on a number of key performance indicators (KPIs).

Introduction

What is Financial Inclusion?

The World Bank defines financial inclusion as when, “individuals (...) have access to useful and affordable financial products and services that meet their needs – transactions, payments, savings, credit and insurance – delivered in a responsible and sustainable way”²

Financial inclusion can look like many things:

- Access to basic financial services e.g. the ability to get a bank account;
- The ability to accumulate savings and build financial security;
- Access to information needed to make informed financial decisions about money;
- Access to affordable credit;
- Access to emergency support in times of crisis.

Blackpool’s economy is underpinned by the tourism and service sector which means that a significant number of jobs are low skill, low wage and can be seasonal. When added to high levels of benefits, this means that poverty and deprivation is prevalent across Blackpool, and many of Blackpool’s residents are unable to deal with pre-existing and emerging financial pressures and challenges.

Purpose of the Strategy

The purpose of the strategy is to increase the financial resilience of Blackpool’s residents so that residents are better able to withstand temporary financial challenges and difficulties. This will be achieved by ensuring that Blackpool’s residents are able to quickly and efficiently access short-term support during times of financial crisis and emergency, whilst also building residents digital and financial skills.

Links with the Council’s Priorities

The council’s vision for Blackpool is to ensure the town retains its position as:

‘The UK’s number one family resort with a thriving economy that supports a happy and healthy community who are proud of this unique town’.

The council has adopted the following corporate priorities:

- Priority 1 - The economy: Maximising growth and opportunity across Blackpool
- Priority 2 - Communities: Creating stronger communities and increasing resilience

The Financial Inclusion Strategy will aim to help build resilient communities by ensuring that individuals have the financial help and skills they need, but also to support them during times of financial hardship.

Financial inclusion can help mitigate against the effects of poverty by ensuring people have access to services which reduce the call on their resources, meaning that the firm foundations provided to people can ultimately contribute to their economic opportunities.

National Context

As a result of government austerity measures since 2010 and the COVID-19 pandemic, millions of Britons are facing increasing financial pressures and challenges.

The rising costs of living in relation to basic necessities such as fuel, food, energy and housing costs are also exacerbating the financial burden felt across the nation.

According to The Money Charity, in 2017, the number of households in the UK without savings rose to 9.79 million. Those without savings are vulnerable to debt as they are unable to deal with arising financial pressures and emergencies³.

The impacts of poor financial wellbeing and poverty have detrimental effects on all aspects of life and can hinder life chances.

Therefore, it is essential we work to tackle financial exclusion to ensure that everyone has access to basic financial services and products.

COVID-19

The economic impacts of COVID-19 on some individual and household financial circumstances have been severe.

Since the start of the pandemic there has been a 22% increase in the number of low income households behind on at least one household bill or credit commitment⁴.

4.4 million low-income households (38%) took on new borrowing or increased their existing borrowing during the pandemic to help pay for essential bills and pre-existing arrears⁵.

While a £20 a week increase for Universal Credit (UC) was given as a temporary response to the COVID-19 pandemic this has since been withdrawn.

Changes to Universal Credit

In October 2021, the Chancellor announced that the Universal Credit (UC) taper rate will be cut by 8% from no later than December 1, bringing it down from 63% to 55%. The UC taper rate is the rate at which UC claimants lose some of their benefits if they earn more money. For example, if the taper rate is 55%, this means that for every extra pound you earn you will lose 55p in benefits.

This taper rate reduction will leave 2.2 million working families better off by £1000 a year⁶. However, while the taper rate reduction will compensate for the £20 UC reduction for some, jobless and childless UC claimants will be left behind.

Overall, these changes to UC will leave 73% of families on UC in 2022-23 worse off, with only 27% better off⁷.

Rising National Insurance

From 6 April 2022 to 5 April 2023, National Insurance contributions are set to increase by 1.25%. This money will be spent on the NHS and health and social care in the UK. However, this rise will further burden struggling employees, employers and the self-employed.

Inflation

As the economy recovers from the COVID-19 pandemic and the price of oil and gas rises, the rate of inflation is also expected to rise over the upcoming months. The Bank of England predicts that the rate of inflation will reach over 6% by spring 2022 and then start to come down after that⁸. This rise in inflation will further increase the cost of living, meaning that people will be able to buy less of some things with the same amount of money than they had before.

Energy Bills Support Scheme

The government recognises that many households need support to help deal with rising energy bills. That is why the government is providing a package of support worth £37 billion which includes the Energy Bills Support Scheme.

Through the Scheme, domestic electricity customers in Great Britain will receive a £400 grant which will appear as a credit from energy suppliers from October 2022 onwards. This will not need to be repaid.

Other measures announced include:

- Households in receipt of Universal Credit, Income-based Jobseekers Allowance, Income-related Employment and Support Allowance, Income Support, Working Tax Credit, Child Tax Credit, and Pension Credit will also receive a one-off £650 cost of living payment. This payment will be made in two instalments—one in July and the second in the autumn.
- Households who receive the Winter Fuel Payment will be eligible for £300.
- People receiving Disability Living Allowance, Personal Independence Payment, Attendance Allowance, Armed Forces Independence Payment, Constant Attendance Allowance, and War Pension Mobility Supplement will receive £150.

Households face a record energy bill increase of 54% from April 2022 after the rise in cap on gas and electricity. The increase is driven by the recent record rise in global oil and gas prices. This rise will further exacerbate the rising cost of living crisis as households will be forced to pay a higher proportion of their income on energy bills.

Energy Rebate

As part of its targeted response to rising energy bills, the government has introduced a £150 energy rebate to most households in Council Tax bands A to D. This is alongside the £400 reduction

in energy bills from this October. This means the majority of households will receive £550 in total.

Future Support

Other national measures to support households with the rising cost of living are likely to be introduced over the course of this five year strategy. Governance around the strategy will be used to address such measures where appropriate.

Who is Financially Excluded?

There are a variety of circumstances that can lead to a person being financially excluded, examples include:

- Not having a bank account or savings
- Poor financial knowledge
- Debt
- Low income or unemployment

Financial exclusion results in those who can least afford it having to pay most for day to day living.

However, financial exclusion is not just about a lack of money, it is also influenced by various interconnected factors such as digital access, age, gender, ethnicity and health.

Young people

47% of young people (aged 18-30) have low financial resilience, which means that they do not have the ability to withstand or recover from temporary financial challenges and difficulties.

One explanation is that, on average, young people are spending approximately £1,300 more on basic essentials such as rent and bills, compared to people over 51. Furthermore, young people are also less likely (43%) to be putting their savings into a savings account compared to over 51s (68%)⁹.

Older People

Older people are also at risk of financial exclusion as they are more likely to be left behind due to the digital shift to online financial products and services. For example, only 54% of adults aged 75+ are recent internet users.¹⁰ However, due to the COVID-19 pandemic, many bank branches have either closed or reduced their hours in favour of digital banking, thereby putting older people at risk of financial exclusion as a result of digital exclusion.

Digitally Excluded

Digital exclusion is one of the main drivers of financial exclusion. This is because customers who are digitally excluded struggle to access basic financial products and services such as an online bank account, financial information and the current best deals and promotions, which are now predominately found online.

Older people, people with disabilities and people on low incomes are more likely to be digitally excluded because they are less likely to have either the access, motivation, skills and/or the confidence to get online and use digital technologies.

Ethnic Minorities

Black, Asian and minority ethnic communities have significantly lower levels of savings than White British communities. For example, for every £1 of White British wealth, Pakistani households have around 50p, Black Caribbean around 20p, and Black African and Bangladeshi around 10p¹¹. This is because ethnic minority groups experience discrimination when accessing financial services and products, and on average have lower education and employment levels compared to White British groups.

LGBT Communities

Although there is a lack of data on financial exclusion levels in LGBT communities, research that exists suggests that groups within LGBT communities are more likely experience financial exclusion because they often experience extreme social exclusion as a result of discrimination. For example, in 2018, approximately 1 in 5 LGBT people were discriminated against because of their sexual orientation and/or gender identity while trying to get a job¹²

Women and Childcare

Over the last decade the gender pay gap in the UK has fallen by approximately a quarter among full-time employees and by just over one-fifth among all employees¹³. However, a lack of flexible and accessible job opportunities is still preventing many young women from entering the workforce.

46% of mothers across the UK struggle to find suitable childcare¹⁴. A lack of suitable and affordable childcare prevents a large portion of women from being able to take on more hours at work or other potential jobs, and in some extreme cases some mothers are forced to quit their jobs.

People with long term illness or disability

33% of people with multiple long-term conditions are economically insecure because they face significant barriers to getting and keeping jobs and also face a higher likelihood of being employed on a zero-hours contract¹⁵. 62% of people with multiple long term conditions are unable to save regularly compared to 52% percent of the population¹⁶.

Carers

Many carers face financial pressures as a result of additional costs associated with caring responsibilities, such as equipment, fuel bills and transport. In some cases, carers will reduce their working hours or leave employment to fulfill their caring responsibilities. Research shows that providing significant amounts of care is linked to higher levels of financial stress and decreased financial resilience. For example, almost two-thirds of carers (65%) say they are worried about their ability to save and plan for the future¹⁷.

People with Mental Health Conditions

According to the Money and Mental Health Policy Institute, one in five people with a mental health problem are in problem debt¹⁸. People with mental health conditions often face specific difficulties in managing their money and barriers to accessing financial services and products. Financial exclusion can exacerbate a person's

mental health by causing stress, anxiety and depression.

Private Renters

More than six in ten private renting households have no savings, and with the rising cost of private renting, many low-income private renting households on average only having £259 left after housing costs each week, resulting in trade-offs between heating and eating¹⁹.

Low income private renters are also vulnerable to furniture poverty as they may struggle to access and afford basic furniture and white goods such as a fridge or cooker. Only 29% of private rental sector properties are furnished, which means that it is up to the resident to furnish.²⁰ Individuals and families in furniture poverty are more vulnerable to fall victim to illegal money lenders such as loan sharks as they may be unaware of legal and affordable loan alternatives such as Credit Union loans.

Local Picture

Considering the current national picture, the cost of living crisis and various changes to benefits and taxation will have significant implications for Blackpool given our demographic makeup.

Blackpool is the most deprived local authority in England, with a high older population, low wages and a high benefit dependency. Taken together, all of these factors indicate that a large proportion of Blackpool's residents are either already financially excluded or will be vulnerable to financial exclusion, particularly in the upcoming months.

Population

Blackpool has a total population of approximately 138,381 people, 50.3% of the population are estimated to be female and 49.7% are male²¹. A larger proportion of residents are aged 65+ (20.5%) compared to the national age structure (18.5%).

Ethnicity

Residents are mostly of White British ethnicity (93.6%). Black and minority ethnic groups, including Irish and European residents, are estimated to make up 6.4% of the population (approximately 9,000 people), compared with the estimated population for England and Wales of 19.5%²².

Sexual Orientation

ONS estimates from Annual Population survey data that amongst adults in Blackpool, around 107,100 (94.9%) adults identify as heterosexual, 3,700 (3.2%) people identify as gay or lesbian, around 600 (0.6%) people identify as bisexual and 500 (0.4%) adults are classified as 'other'.

Health

The health of people in Blackpool is generally lower than the national average. The town records one of the lowest life expectancy rates nationally and there are inequalities by

deprivation and gender. The average life expectancy across the town is one of the lowest nationally, 74.1 years for males and 79.5 years for females²³. Health priorities for Blackpool including alcohol and drug misuse, mental health, smoking and obesity.

33.6% of households have one member of household with a long term illness/disability²⁴.

Poverty

Blackpool suffers from severe levels of highly concentrated deprivation. Blackpool ranks as the most deprived authority in England, with 24.7% of the population living in income deprived households and over 30% of children living in income-deprived families²⁵.

The latest data estimates that, in Blackpool, 19.8% of children under 16 are in absolute poverty. This is higher than the national figure of 15.6% of children under 16 living in absolute poverty²⁶.

8.9% of households are single parent households, with 8% of single parent households on income support²⁷. Two thirds of all children in poverty are from lone parent families.

With regards to food poverty, 16.8% of households in Blackpool reported experiencing struggles with food insecurity and 8.4% of households report experiencing hunger²⁸.

Additionally, 16.3% of the population are fuel poor, which is the 4th highest rate in Lancashire²⁹.

Benefit Claimants

As of August 2021, 21,917 (26.1%) of working age residents (16-64 year olds) are on Universal Credit. This is the highest proportion of working age people in the North West. 60.2% of the total number of people on universal credit are not in employment³⁰.

The number of claimants in receipt of out of work benefits was, 7,205 people (8.6%) in January 2022. This is higher than the regional (4.9%) and national (4.4%) rates³¹.

Employment

The local economy is underpinned by the tourism and service sector, with jobs being generally low skill and low wage leading to lower productivity and a seasonal based economy.

In Blackpool, 25.2% of residents are considered economically inactive, which is the 4th highest in Lancashire. Amongst those who are economically inactive, 22.5% do want a job and 77.5% do not want a job³². The model-based unemployment rate is 6.2%³³.

Lone parents are amongst those vulnerable groups at greatest risk of unemployment due to the demands of balancing working and home life, especially with younger children.

The gross weekly earnings by place of residence is the lowest in the North West at £458.70 per week. This is lower than the regional and national gross weekly earnings of £560.30 and £589.80 respectively³⁴.

Education

For young people in Blackpool, there are a range of challenges across both educational attainment and life chance indicators.

Blackpool pupils perform below national levels at KS2 and KS4 level with a lower proportion of pupils meeting the expected standard in reading, writing and math's (61.6% compared to 64.8% nationally and 64.9% regionally³⁵).

Approximately 4.4% of Blackpool's young people (16 and 17 year olds) are not in education, employment or training (NEET) compared to 3.4% in the regionally and 2.8% nationally. In 2020/2021, Blackpool had the 5th highest rate of 16/17 year olds known to be NEET in the North West. Young people not in employment, education or training (NEET) are some of the most vulnerable as their chances for entering the labour market diminishes the longer they are inactive.

Social Mobility

Blackpool is ranked the 9th worst performing local authority in the 2016 Social Mobility index. In 2020 a Social Mobility Commission report into the differences in opportunity across England, Blackpool was ranked the 6th least socially mobile area England. This would indicate that social mobility in Blackpool may be declining.

Housing

Blackpool has an unbalanced housing market, characterised by an oversupply of poor quality one-person accommodation, limited choice of family housing, particularly in the inner area, and while there is relatively easy access to accommodation in the private rented sector there is a shortage of good quality affordable housing.

The concentration of small, poor quality housing in the inner areas attracts low income and vulnerable households, leading to high levels of crime, anti-social behaviour and unstable, fragmented communities with high levels of transience and homelessness.

Digital Poverty

In terms of digital poverty, 12.4% of the population are considered digitally excluded, this is the second highest rate in the North West.

Current Council Service

Provisions

Blackpool Council offers a range of services that are already in place to try to help prevent residents from becoming financially excluded and to assist those who are.

Council Tax Reduction Scheme

The Council Tax Reduction Scheme helps people who are on a low income or claiming certain benefits to pay some of their Council Tax bill.

Discretionary Housing Payments

Discretionary Housing Payments help with accommodation costs if the amount of Housing Benefit or the housing costs element of Universal Credit does not cover full rent. Payments can also assist residents to move to long term affordable accommodation.

Discretionary Support Scheme

The Discretionary Support Scheme assists vulnerable people in meeting their needs for subsistence or financial support where they are unable to meet their immediate short term needs e.g. food, or where they require assistance to maintain their independence within the community. The application process can also highlight any other issues individuals may be experiencing, such as debt, utility arrears, benefits they are entitled to but not claiming.

Help getting into work

Positive Steps into Work, is a free council service to help get unemployed people back into work. They help individuals find work placements, write a CV, or paying for interview clothes or work equipment.

Debt Advice

The council offers independent debt advice through a team of accredited debt advisors.

The Digital Blackpool project

To help address barriers to digital inclusion, Public Health is currently working in partnership with Blackpool Council's ICT and Library Services to offer residents 18+ repurposed council laptops and portable routers on loan through the library systems. Adult Learning are also offering courses to help improve resident's digital skills.

Outreach workers

The Benefits outreach workers provide a variety of benefits related assistance, such as:

- Conducting benefit checks to ensure individuals have claimed the benefits they are entitled too
- Completing benefit forms
- Provide advice and help for applications for disability related benefits
- Conduct follow ups to check the progress of claims that they have helped initiate.

Provision of Personal Budgeting Support

Personal Budgeting Support officers provide the following help:

- How to complete and maintain a budgeting plan.
- Information on basic bank accounts, direct debits and standing orders
- Understand and identify priority bills
- Hints and tips on how to reduce outgoings and non-essential expenditure.

Housing Options

Housing Options work with people who are either homeless or threatened with homelessness. They offer provide assistance to get people off the streets, advice to people who are in housing need, assist individuals to prevent homelessness, support tenants who are threatened with eviction, and support individuals when they resettle into the community. They also administer the applications for the housing register (My Home Choice Fylde Coast).

Other Service Provisions across the Town

Other potential areas of support for individuals and groups not already mentioned in the strategy include:

Blackpool Better Start

Blackpool Better Start delivers a variety of free learning, training and conference opportunities for anyone working with pregnant women and families with children aged 0-4 years.

Blackpool Carers Centre

Blackpool Carers provide specialist support, respite and outings for unpaid carers from the age of 5 years and their families.

Blackpool Centre for Unemployed (BCFU)

BCFU provides advice, support and training to residents in Blackpool and across the Fylde Coast.

Blackpool Coastal Housing

Blackpool Coastal Housing (BCH) is a wholly owned company set up by the council to manage its housing stock and provide related services to its tenant and leasehold customers.

Blackpool Foodbank

Blackpool Foodbank are a full-time distribution centre supplying food to over 70 front-line services who support those in need.

Blackpool Jobcentre Plus

Jobcentre Plus provides resources to enable job-searchers to find work, through Jobpoints (touch-screen computer terminals), Jobseeker Direct (telephone service) and the Jobcentre Plus website. They offer information about training opportunities for the chronically unemployed, and also administer claims for benefits such as Universal Credit and Employment Support Allowance.

Citizens Advice

Citizens Advice Blackpool provides independent, impartial, confidential advice that is free at the

point of access and helps people understand and exercise their rights and responsibilities.

They help people resolve their legal, money and other problems by providing appropriate advice and by influencing policymakers. We use evidence of clients' problems to campaign for improvements in laws and services that often affect the most vulnerable in an adverse way.

CLEVR Money (Credit Union)

CLEVR Money is a not-for-profit savings & loans co-operative, offering affordable loans and flexible saving accounts to a wide range of people.

Cosy Homes in Lancashire (CHIL)

CHIL offers residents in the region access to free first time central heating, gas connections, affordable heating solutions, energy advice and support on a range of money saving energy measures to help residents keep warm and save money.

Disability First

Disability First help anyone living with or caring for someone with a disability. They provide a portfolio of overlapping services that aim to promote health and wellbeing, enabling people with long term health conditions of all ages, to live independently.

Furniture Matters

Furniture Matters sell low cost, new and used white goods and furniture in Lancashire and Cumbria, and offer collection and clearance services in the local area.

Links with other strategies

This strategy draws together key areas of work and initiatives that are addressing financial inclusion directly and indirectly.

These are delivered through a number of key strategies, frameworks, policies and plans which are outlined below:

Fair Debt Policy

The purpose of Fair Debt Policy is to establish how we will recover monies owed to Blackpool Council and to set out the processes we will use to collect them. The council aims to collect money owed in a timely manner, whilst ensuring that the approach is consistent and fair.

Discretionary Housing Payments (DHP) Policy

The purpose of the DHP is to provide an additional sum of money to tenants that receive Housing Benefit or the Housing Element of Universal Credit who require additional help to meet their housing costs.

Discretionary Support Scheme Policy

The purpose of the Discretionary Support Scheme is to provide a local solution to replace those elements of the Social Fund no longer be administered by the DWP: specifically Community Care Grants and Crisis Loans. This scheme issues awards for two types of need: to people who require short term Emergency Support and to people who require Community Care Support to establish or maintain a home independently in the community.

Council Tax and Business Rates Discretionary Discount Policy

The Council Tax and Business Rates Discretionary Discount Policy has three objectives:

- Objective 1: To ensure that assistance is available and accessible to members of the community most in need.
- Objective 2: To ensure discretionary discounts are only awarded when no other means of assistance is available

- Objective 3: To monitor and evaluate the administration of the policy to ensure that the service reflects the needs of the community

Homelessness Prevention Strategy

The Homelessness Prevention Strategy has three key priority areas:

- Prevent people becoming homeless in the first place by working with partners to identify risk and intervene earlier
- Resolve homelessness rapidly when crisis occurs, so that harm is minimized
- Help more people avoid repeat homelessness by getting them back on their feet by providing long term solutions

ICT/Digital Strategy

The overarching vision for the ICT/Digital Strategy and mission for the Council's ICT Service is to make Blackpool digital. Building Blackpool's digital capacity will help reduce some of negative effects that digital exclusion has on financial inclusion.

Climate Emergency Action Plan

The Climate Emergency Action Plan sets out how the council and town can aim for net zero carbon emissions by 2030. The council will aim to work with stakeholders in the VCFSE sector to help address some of the barriers to financial inclusion whilst also contributing to the delivery of the council's Climate Emergency declaration.

Examples include the provision of refurbished/recycled laptops to ensure that those facing digital exclusion have access to free/affordable digital equipment.

There are also co-benefits of climate action. For example, through the CHiL scheme residents can improve the energy efficiency of their homes thorough a wide range of insulation measures, which will not only reduce their energy demand but will also reduce their energy bills.

What we have achieved so far:

Value of indebtedness discharged for customers

Our debt advice team provide advice, information and casework for customers suffering financial hardship or facing recovery or legal action. They advise and assist with debt solutions including debt management plans, Debt Relief Orders and bankruptcy and follow up with customers to establish if they are better able to manage their finances. From April to December 2021 we reduced debt for residents by £468,343.52.

Amount of welfare benefits claimed

Our welfare benefit outreach workers complete benefit checks to assess what benefits a customer may be entitled to, including 'better off' calculations for those starting work, assist with applications and help to challenge benefit decisions up to 'Mandatory Reconsideration' stage. From April to December 2021 we assisted residents to claim £355,908.82 of benefits.

Value of Discretionary Housing payment awards made

Discretionary Housing Payments assist residents with rent arrears or to move to sustainable tenancies. We have made £271,000 of awards to date in 2021/22

Value of Discretionary Support Scheme awards made.

The Discretionary Support Team provide emergency assistance through food parcels, gas and electric top-ups and travel warrants whilst also providing assistance through community care awards to ensure people can stay safe in their homes. We have made awards totalling £212,843 to date in 2021/22.

Consultation

Public consultation on the draft strategy was undertaken by Infusion Research in order to ascertain whether residents and organisations across Blackpool agree with the strategy, or whether they wish to provide other recommendations.

The survey was made available online and in public facing council buildings across Blackpool along with face-to-face surveys. The survey ran for eight weeks across April to June 2022. In total, 54 survey responses were captured from individuals and people representing organisations.

Overall, the vast majority of respondents were supportive of the proposed strategy.

Table of key percentages:

To what extent do you agree or disagree with...?	% of agreement
The overall vision	82.4%
The four proposed priorities	91.4%
P1: 'Access to Financial Support, Products and Services' should be a priority	94.3%
The proposed actions for delivering priority 1	91.5%
P2: 'Communication, Collaboration and Coordination' should be a priority	82.9%
The proposed actions for delivering priority 2	85.7%
P3: 'Digital Skills and Inclusion' should be a priority	88.6%
The proposed actions for delivering priority 3	94.1%
P4: 'Financial Skills and Capabilities' should be a priority	100%
The proposed actions for delivering priority 4	88.2%
The proposed working group	79.4%

The strategy has been amended in line with comments received in the public consultation survey (see Appendix 2 for the council's response to the consultation findings).

Priorities

Priority 1 - Access to Financial Support, Products and Services

Objective: To improve access to basic financial products and services to those most financially excluded.

Basic financial products and services are essential to being able to participate in daily life, and are the first step in enabling financial inclusion.

Examples of basic financial products and services are:

- A bank account
- Savings
- Insurance

Affordable Credit

- Financial advice and information e.g. budgeting

These financial products and services enable residents to:

- Bank and manage their money safely
- Pay for everyday goods and services
- Avoid debt
- Help deal with any unexpected costs or financial shocks that may arise, such as, white goods failure, unemployment or family emergencies.
- Make informed financial decisions.

Effective communication with current and potential service users is needed to maximise the take up of basic financial products and services available to residents.

By improving access and awareness of basic financial products and services, those who are most financially excluded will not only be able to access support during times of short-term shocks to expenditure but will also be able to access the necessary support needed to get back on track and develop financial independence over time.

Priority 2 - Communication, Collaboration and Coordination

Objective: To improve information sharing and signposting across the town through cross-sector communication, coordination and collaboration.

Cross-sector communication, coordination and collaboration is needed to identify the following:

- Current service provisions
- Referral pathways
- Service capacity
- Gaps in current service provisions
- Eligibility criteria

It is vital that service users are signposted to the correct organisation(s) to ensure that they are accessing the right support services that they are eligible for.

By improving the level of information on the provisions of each service and their service capacity, staff can gain a better understanding of the support available in the town and should feel more confident in signposting service users to appropriate organisations and services.

While signposting and referral arrangements are currently in place between the council and several organisations, this needs to be expanded to include all relevant external partners, housing providers, voluntary community and faith sector organisations.

By working on communication, collaboration and coordination with organisations across the town, support can be provided more quickly and efficiently, which will help prevent any short term financial issues turning into long-term financial exclusion.

Priority 3 - Digital Skills and Inclusion

Objective: To promote digital inclusion across Blackpool by improving digital access and developing resident's digital skills

Digital technology plays a significant role in all aspects of our day-to-day life, particularly with how we access and use financial products and services. There are many benefits of using digital financial products and services, such as:

- Customers no longer need to travel to and wait in line at physical branches.
- Customers can send and receive payments instantly.
- Customers are able to manage their money across multiple accounts.
- Customers can access and identify better deals and discounts online.

However, many people are digitally excluded which means that they are unable to utilise the benefits of digital financial products and services. This is because they either do not have access to the internet or digital technology, and/or lack the necessary skills to use them. Digital exclusion is a key contributor to financial exclusion, for example:

- Customers are unable to access the resources needed to manage their money.
- Customers can pay more for services because deals and promotions can often only be found online.
- Customers may be unable to access the benefits they are entitled too as some benefits can only be applied for online.

Since the COVID-19 pandemic, more banks have closed their physical branches in favor of digital services. Therefore, it is essential that residents are able to access and develop the digital skills needed to confidently, safely and successfully navigate online financial products and services so that they are not left behind and vulnerable to online scams and fraud.

Priority 4 - Financial Skills and Capabilities

Objective: To prevent future financial exclusion by increasing the opportunity for all residents to learn and develop financial skills and capabilities.

The need for financial skills is essential for financial inclusion. Opportunities must be seized to increase the access to financial education for all residents in Blackpool, be it in schools, the workplace or the community, for those unemployed, unable to work or retired from the workplace.

To enable financial inclusion, it is important that residents know the following:

- Good money management and savings practices
- How to access financial products and services
- The dangers of online scams and accessing illegal forms of loans
- The implications of being in debt

To effectively promote financial skills and capabilities training it is important that appropriate communication channels are used to maximise uptake and engage with residents across the town.

It is vital that young people are taught good money management skills and how to access financial services at an early age so that they are better prepared for when they leave school and enter employment.

Improving financial skills and capabilities will ensure that the Financial Inclusion Strategy has long-term positive effects for the community and will provide the foundation for future financial resilience and future prevention of financial exclusion.

Delivery

To achieve our vision and priorities for financial inclusion, a working group will be created which will bring together key stakeholders and organisations with an active interest in achieving financial inclusion across the town.

Members of the working group will come together and meet regularly to ensure the effective delivery of the action plan (see Appendix 1). The working group will also enable organisations to share best practice and identify any gaps and areas of improvement in current service provisions.

The overarching aim of the working group is to deliver the vision of the Financial Inclusion Strategy.

Members of the working group will include:

- Blackpool Carers Centre
- Blackpool Centre for The Unemployed
- Blackpool Coastal Housing
- Blackpool Council
- Blackpool Foodbank
- Blackpool Job Centre
- Citizens Advice
- CLEVR Money
- Disability First
- Furniture Matters
- People with lived experience of financial exclusion
- Portfolio Holder

Various work streams consisting of internal and external partners will be responsible for delivering the actions outlined in the action plan. Work stream leads for each priority area will be identified and assume ownership of the relevant actions in the action plan.

A progress report will be delivered to Scrutiny Leadership Board and Executive on an annual basis detailing progress made in delivering the action plan. The strategy will be reviewed halfway through the course to assess the success of the implementation of the strategy.

Performance Indicators

A set of Key Performance Indicators (KPIs) have been defined to measure the impact of the strategy and action plan:

Priority 1 – Access to Financial Support, Products and Services

- Total number of customers assisted with opening a bank account for the first time;
- Total number of customers assisted with opening a Help to Save savings account;
- Total number of Credit Union loans granted at CLEVR Money.

Priority 2 – Communication, Collaboration and Coordination

- Percentage of customers satisfied with the referrals and signposting they receive;
- The total number of interactions on financial inclusion related posts across all council platforms.

Priority 3 – Digital Skills and Inclusion

- Total number of residents who have completed digital skills training;
- Percentage of residents that have improved digital skills after digital skills training (short and long term);
- Uptake of the council's Digital Equipment Recycling Scheme (Digital Blackpool)

Priority 4 – Financial Skills and Capabilities

- Total number of young people receiving financial awareness training;
- Total number of residents who have completed financial skills training;
- Percentage of residents that have improved financial skills after financial skills training (short and long term).

Targets for each of these indicators will be set annually.

Glossary of Terms

Climate Emergency Declaration

A climate emergency declaration is an action taken by governments to acknowledge humanity is in a climate emergency, and that the measures taken up to this point are not enough to limit the changes brought by it.

Deprivation

Deprivation is a situation of not having something considered to be a necessity.

Digital Exclusion

Digital Exclusion refers to when a person has unequal access and capacity to use Information and Communications Technologies.

Financial Inclusion:

Financial inclusion means that individuals have access to useful and affordable financial products and services that meet their needs – transactions, payments, savings, credit and insurance – delivered in a responsible and sustainable way.

Financial Exclusion

Financial exclusion refers to individuals and populations without access to common financial services. These can include savings accounts, loans, cashless transactions, credit, and other traditional banking services.

Financial Resilience

Financial resilience refers to the ability to cope financially when faced with a sudden fall in income or unavoidable rise in expenditure.

Fuel Poverty

Fuel Poverty refers to when individuals and households cannot afford to keep their home adequately warm at a reasonable cost, given their income.

Furniture Poverty

Furniture Poverty refers to when individuals and households cannot access or afford to buy or maintain, any household furniture or appliance item that is essential to achieve a basic standard of living such as a bed, fridge or cooker.

LGBT

Lesbian, gay, bisexual, and transgender

Problem Debt

Problem debt refers to when someone becomes unable to pay their debts or other household bills.

Social Mobility

Social Mobility refers to the shift in an individual's social status from one status to another. This shift is usually related to occupation or income.

Universal Credit

Universal Credit is a single benefit payment for working-age people.

Universal Credit Taper Rate

The rate at which Universal Credit claimants lose some of their benefits if they earn more money.

White Goods

White Goods refer to large domestic or electric appliances, for example, a fridge or wash machine.

Appendix 1: Financial Inclusion Action Plan

Table 1 - Priority 1: Access to Financial Support, Products and Services

ID	Action	Lead	Deadline	Resources	Outcome
1	Identify those who are having difficulty opening a bank account, and provide assistance to increase the opening and usage of bank accounts.	Head of Revenues, Benefits and Customer Services	To be set at the next working group meeting	Revenues, Benefits and Customer Services Team	To increase the number of residents with a bank account.
2	Encourage low income residents who are claiming either Working Tax Credit, Child Tax Credit or Universal Credit, to save by promoting the Help to Save savings account.	Head of Revenues, Benefits and Customer Services	To be set at the next working group meeting	Credit Union; Revenues, Benefits and Customer Services Team	To increase the number of residents with a Help to Save savings account.
3	Encourage residents to purchase necessary insurance by promoting the benefits of the different types of insurance e.g. home insurance, life insurance, income protection insurance etc.	Head of Revenues, Benefits and Customer Services	To be set at the next working group meeting	Revenues, Benefits and Customer Services Team; Communications Team	To increase the number of residents who are financially protected in the event of injury or illness or something happening to their property and/or belongings.
4	Work with Credit Union to promote and increase the uptake of their services.	Head of Revenues, Benefits and Customer Services	To be set at the next working group meeting	Credit Union; Revenues, Benefits and Customer Services Team; Communications Team	To increase the uptake of Credit Union services.

ID	Action	Lead	Deadline	Resources	Outcome
5	Provide and promote debt and budgeting advice to help people avoid getting into problem debt in the first place and to assist those who are.	Head of Revenues, Benefits and Customer Services	To be set at the next working group meeting	Revenues, Benefits and Customer Services Team; Citizens Advice Blackpool	To increase the uptake of debt and budgeting advice.
6	Encourage customers to claim the benefits they are entitled to by improving access to information on eligibility criteria.	Head of Revenues, Benefits and Customer Services	To be set at the next working group meeting	Revenues, Benefits and Customer Services Team; Communications Team	To ensure that people are receiving the benefits they are entitled to and help to maximise their income and enable them to live as independently as possible.
7	Identify loan shark activity and take appropriate legal action to support victims.	Head of Revenues, Benefits and Customer Services	To be set at the next working group meeting	Revenues, Benefits and Customer Services Team; Public Protection; Credit Union	To reduce the number of people borrowing from loan sharks in Blackpool.
8	Work with Blackpool Coastal Housing, My Blackpool Home and Housing Associations to identify a minimum standard for furniture and white goods, and to encourage the recycling and reuse of furniture and white goods to support those in furniture poverty.	Head of Revenues, Benefits and Customer Services	To be set at the next working group meeting	Blackpool Coastal Housing; My Blackpool Home; Housing Associations; Furniture Matters	Maximise take up of furniture recycling to ensure furniture is available to support those in furniture poverty. To set a minimum standard for furniture and white goods.
9	Promote the Warm Home Discount Scheme, Cosy Homes in Lancashire (CHiL) and any other schemes, grants and benefits that help residents improve the	Head of Revenues, Benefits and Customer Services	To be set at the next working group meeting	Warm Home Discount Scheme; Cosy Homes in Lancashire (CHiL);	To maximise take up of housing energy efficiency schemes.

ID	Action	Lead	Deadline	Resources	Outcome
	energy efficiency of their homes and reduce their energy bills.			Communications Team	

Table 2- Priority 2: Communication, Collaboration and Coordination

ID	Action	Lead	Deadline	Resources	Outcome
10	Produce, maintain and distribute a 'directory of current service providers' which contains details of the service, contact details, service capacity and eligibility criteria to improve and promote signposting to existing financial inclusion services.	To be identified at the next working group meeting	To be set at the next working group meeting	Community Engagement and Partnership Manager	To create easy access to information about available services for staff and residents in order to maximise take-up of financial inclusion services and support.
11	Consider ways to improve referral pathways with financial inclusion service providers across the town, to better track the support offered to customers and the outcomes achieved.	Head of Revenues, Benefits and Customer Services	To be set at the next working group meeting	Revenues, Benefits and Customer Services Team	Residents will be effectively signposted and referred to where they can access assistance.
12	Develop an online and offline marketing campaign on current service provisions to increase the awareness of current service providers to residents.	To be identified at the next working group meeting	To be set at the next working group meeting	Communications Team	Residents who may be at risk of, or are already experiencing financial exclusion are aware of and able to access appropriate support and advice.

ID	Action	Lead	Deadline	Resources	Outcome
13	Work with GP surgeries and walk-in-centre services to support residents in completing application forms and to promote signposting to current service providers.	To be identified at the next working group meeting	To be set at the next working group meeting	GP surgeries; Walk-in-centres;	Residents will be effectively signposted to where they can access assistance.
14	Set up regular stakeholder working group sessions to foster communication, collaboration and coordination with the council and service providers.	To be identified at the next working group meeting	To be set at the next working group meeting	Stakeholder Working Group members	To review progress of the action plan, share best practice and identify any gaps and areas of improvement.
15	Explore potential for utilising currently underused community centres to encourage community-led initiatives to increasing financial resilience and promote community cohesion.	To be identified at the next working group meeting	To be set at the next working group meeting	Community Engagement and Partnership Manager	Create the opportunity for community-led financial resilience initiatives.

Table 3- Priority 3: Digital Skills and Inclusion

ID	Action	Lead	Deadline	Resources	Outcome
16	Deliver and promote digital skills training to residents, to teach residents how to: <ul style="list-style-type: none"> - Stay safe online - Manage their money - Search for discounts - Search for financial information and advice - Search for education, employment and training opportunities. 	To be identified at the next working group meeting	To be set at the next working group meeting	Adult Learning	To maximise the take up of digital skills training to build residents' digital skills.

ID	Action	Lead	Deadline	Resources	Outcome
17	Map digital skills provision across the town.	Head of Revenues, Benefits and Customer Services	To be set at the next working group meeting	Revenues, Benefits and Customer Services Team	Identify and address gaps in digital skills provision across the town.
18	Promote the Council's Digital Equipment Recycling Scheme (Digital Blackpool) to encourage the uptake of loans for repurposed council laptops and portable routers.	To be identified at the next working group meeting	To be set at the next working group meeting	Public Health; ICT services; Library Services	To maximise the take up of the Digital Blackpool scheme.
19	Work with schools to ensure digital equipment is available for disadvantaged and digitally excluded pupils.	To be identified at the next working group meeting	To be set at the next working group meeting	Schools	To increase the number of pupils with access to digital devices.
20	Promote online services to customers by increasing their awareness of the benefits of online services e.g. online services are more time and cost effective than offline services.	To be identified at the next working group meeting	To be set at the next working group meeting	Communications Team	To increase the number of people using digital services.
21	Review the provision of free-to-use devices across the town.	To be identified at the next working group meeting	To be set at the next working group meeting	Library Services	Identify and address gaps in the provision of free-to-use devices across the town.
22	Continue to provide offline support for users who cannot or will not use online services.	To be identified at the next working group meeting	Ongoing	Library Services	To ensure all residents are able to access the services and support they need irrespective of their digital skills.

Table 4- Priority 4: Financial Skills and Capabilities

ID	Action	Lead	Deadline	Resources	Outcome
23	Work with training centres and local schools to provide financial awareness training and build financial management skills for when they leave education and enter employment.	To be identified at the next working group meeting	To be set at the next working group meeting	Schools; Training Centres	To help young people prepare for transitions into adulthood so that they are better able to manage their finances effectively and are able to live independent lives.
24	Deliver financial skills training to residents, to teach residents vulnerable to financial exclusion how to manage their money and eliminate debt.	Head of Revenues, Benefits and Customer Services	To be set at the next working group meeting	Revenues, Benefits and Customer Services Team	Residents are taught how to manage their money and how to eliminate their debt.
25	Develop an awareness campaign on the dangers of loan sharks, financial scams, problem gambling and debt.	To be identified at the next working group meeting	To be set at the next working group meeting	Communications Team	To raise awareness of the dangers of loan sharks, financial scams, problem gambling and debt amongst residents.
26	Develop an awareness campaign on financial management.	To be identified at the next working group meeting	To be set at the next working group meeting	Communications Team	To raise awareness of the importance of financial management amongst residents.
27	Work closely with all stakeholders to support the Multiply programme in order to deliver interventions to support residents to improve their maths and to develop budgeting skills to support work, home and life. Examples include: <ul style="list-style-type: none"> - Personal budgeting support - Changing habits/mind-sets 	To be identified at the next working group meeting	Courses rolled out across Blackpool between December 2022- March 2024	Adult Learning	To maximise the take up of the Multiply programme.

ID	Action	Lead	Deadline	Resources	Outcome
	<ul style="list-style-type: none"> - Website comparisons - Buying Skills / Shopping offers/discounts etc. - Life Skills / Cost of living explanations. 				
28	Further support the Multiply programme to develop and deliver a 'train the trainer' approach to increase capacity to be able to deliver on the programme to support adults with simple maths and budgeting skills.	To be identified at the next working group meeting	Standardised approach across providers developed and rolled out by October 2022.	Adult Learning	Extend delivery capacity by Increasing the number of staff able to deliver on the Multiply programme.
29	Coordinate with local employers to determine ongoing skills requirements and upskill users of the service accordingly.	To be identified at the next working group meeting	To be set at the next working group meeting	Adult Learning; Local employers	Users of the service will be upskilled according to local skills gaps.
30	Explore ways in which local services and suppliers can promote financial inclusion in Blackpool as part of their social value offer.	To be identified at the next working group meeting	To be set at the next working group meeting	Social Value Officer; Local Services; Council Suppliers	Local services and suppliers will be able to promote financial inclusion in Blackpool as part of their social value offer.

Appendix 2 – Council response to consultation findings

All comments made by individuals and those representing organisations in the public consultation survey have been reviewed and considered. Recurring themes and key comments have been addressed where appropriate (please refer to the table below).

Key Comments	Council Response
Would like to receive face to face/ in person support	<p>We will look into delivering in person financial skills training to residents as part of action 24.</p> <p>We will also continue to provide offline support for users who cannot or will not use online services (action 22).</p> <p>Residents are able to contact the council via phone, post, online and in-person.</p>
Would like to see young people taught financial education in schools.	<p>We will work with training centres and local schools to provide financial awareness training and build financial management skills for when they leave education and enter employment (action 23).</p> <p>We will commit to exploring ways in which local services and suppliers can promote financial inclusion in Blackpool as part of their social value offer (action 29).</p>
Need to advertise and make information more accessible to help raise awareness and understanding of what support is available	<p>We will develop an online and offline marketing campaign on current service provisions to increase the awareness of current service providers to residents (action 12).</p>
Would like to see residents/people with lived experience of financial difficulties included and involved.	<p>We will invite residents with lived experience of financial exclusion to join the working group.</p> <p>Ways to further involve residents with lived experience of financial exclusion will be discussed as part of ongoing discussions with the working group.</p>
Mental health support	<p>Services offering mental health support for people experiencing financial difficulties will be included in the 'directory of current service providers' (action 10).</p> <p>The aim of the actions to support residents in improving their financial and digital skills is to enable individuals to better understand and manage their money, and as a result reduce financial stress and anxiety.</p>
Would like to see priorities and support for older people e.g. digital skills	<p>The Working Group will continue to ensure the action plan is inclusive and reflective of the needs of our diverse community. For example, we will continue to provide offline support for users who cannot or will not use online services (action 22).</p> <p>We will deliver and promote digital skills training to residents (action 16) and will map digital skills provision across the town to identify gaps (action 17).</p>

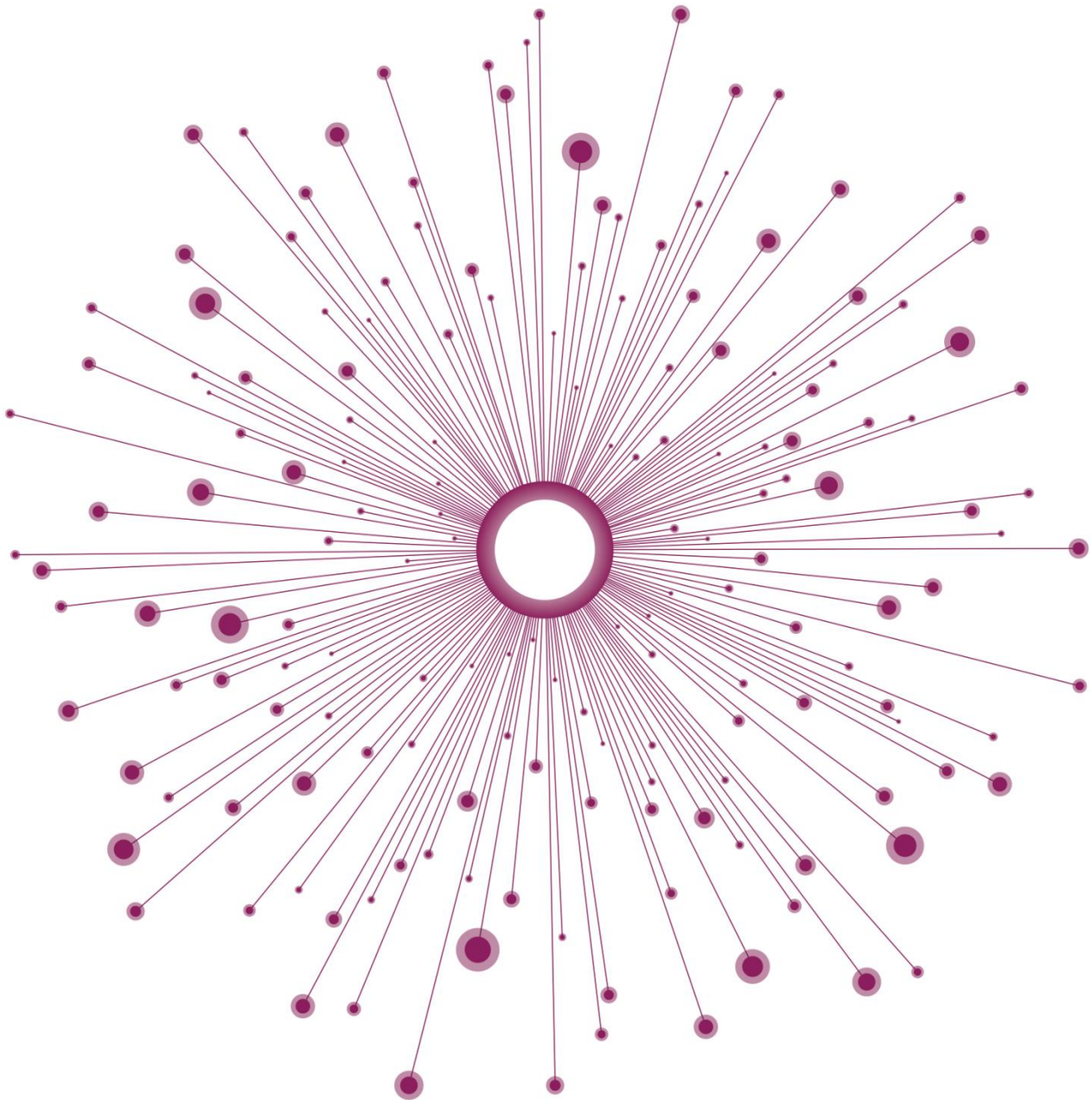
Key Comments	Council Response
Educate residents on long term financial management e.g. how budget, save, and handle money.	We will develop an awareness campaign to build awareness about the importance of financial management (action 26) and deliver financial skills training to residents (action 24 and 27).
Suggestions on who should be invited to the working group were made	The suggested groups/organisations will be considered and invited to join the working group.
Financial literacy and support should be simplified	We are committed to ensuring equality of access and opportunity for the population of Blackpool. We will use plain language to ensure that information is easy to understand. Our Financial Inclusion Strategy contains a glossary to help readers better understand key terms.
Would like to receive printed copies of information	<p>We will develop an online and offline marketing campaign on current service provisions to increase the awareness of current service providers to residents (action 12).</p> <p>We will consider producing public facing posters, leaflets and flyers about services to be distributed across the town as part of the offline campaign.</p>
Would like to see support provided at community centres.	We will explore potential for utilising currently underused community centres to encourage community-led initiatives to increasing financial resilience and promote community cohesion (action 15).
Maximising income is an issue because some residents do not have enough money to live on and so cannot afford to budget, save or purchase insurance.	To maximise resident's incomes, we will encourage customers to claim the benefits they are entitled to by improving access to information on eligibility criteria (action 6).
Practical concerns over producing and maintaining a service directory e.g. easily outdated or potential to increase service demand	These concerns will be considered and taken forward as part of the ongoing discussions with working group.
Concerns over poor uptake/lack of buy in from residents	Ways to involve residents to encourage buy-in will be considered and taken forward as part of the ongoing discussions with working group.

-
- ¹ Financial Inclusion: Annual Monitoring Report 2020, Stephen McKay and Karen Rowlingson, 2020
 - ² World Bank – Financial Inclusion Overview 2018
 - ³ The Money Charity, 2017
 - ⁴ Joseph Rowntree foundation (JRF), Dragged down by debt: Millions of low-income households pulled under by arrears while living costs rise, Oct 2021
 - ⁵ JRF, Dragged down by debt: Millions of low-income households pulled under by arrears while living costs rise, October 2021
 - ⁶ Resolution Foundation, Taper Cut: Analysis of the Autumn Budget changes to Universal Credit, November 2021
 - ⁷ Resolution Foundation, Taper Cut: Analysis of the Autumn Budget changes to Universal Credit, November 2021
 - ⁸ Will Inflation in the UK keep rising? Bank of England, February 2022.
 - ⁹ Demos, Bouncing Back: Boosting young people’s financial wellbeing after the pandemic, October 2021.
 - ¹⁰ ONS Internet users, UK: 2020
 - ¹¹ Runnymede, The Colour of Money: How racial inequalities obstruct a fair and resilient economy, April 2020.
 - ¹² Stonewall, LGBT in Britain, Work Report, April 2018.
 - ¹³ Office for National Statistics, Gender pay gap in the UK:2020, November 2020
 - ¹⁴ Centre for Progressive Policy, Women in the labour market: Boosting mother’s employment and earnings through accessible childcare, Oct 2021.
 - ¹⁵ RSA, Briefing document: Economic security and long-term conditions, October 2021
 - ¹⁶ RSA, Briefing document: Economic security and long-term conditions, October 2021
 - ¹⁷ Carers UK, State of Caring 2021, A snapshot of unpaid care in the UK, October 2021
 - ¹⁸ Money and Mental Health Policy Institute, Money and Mental Health: The Facts, 2019
 - ¹⁹ JRF, Renters on low incomes face a policy black hole: homes for social rent are the answer, October 2021.
 - ²⁰ Furniture Poverty: The impact of tenant’s lives, Inside Housing, December 2021
 - ²¹ ONS mid-year population estimate June 2020, ONS (2021)
 - ²² Ethnic Group, Census 2011
 - ²³ National life tables – life expectancy in the UK: 2018 to 2020, ONS (2021)
 - ²⁴ KS106EW - Adults not in employment and dependent children and persons with long-term health problems or disability for all households, Census 2011
 - ²⁵ The English Indices of Deprivation 2019 (IoD2019)
 - ²⁶ Children in low income families: local area statistics 2014 to 2020, DWP (2021)
 - ²⁷ Income Support, May 2021, DWP (2021)
 - ²⁸ Adult Food insecurity at January 2021, Food Foundation 2021 (2021)
 - ²⁹ Annual fuel poverty statistics report: 2021, Department for Business, Energy & Industrial Strategy (2021)
 - ³⁰ People on Universal Credit, August 2021, Department for Work and Pensions (2021)
 - ³¹ ONS Claimant count by sex and age (January 2022), ONS (2021)
 - ³² ONS annual population survey, Economic inactivity (Oct 2020-Sep 2021), ONS (2022)
 - ³³ ONS annual population survey, Employment and unemployment (July 2020-June 2021), ONS (2021)
 - ³⁴ ONS annual survey of hours and earnings - resident analysis, ONS (2021)
 - ³⁵ Key stage 2 and 4 performance: Academic Year 2018/19, ONS (2021)

This page is intentionally left blank

Financial Inclusion Strategy 2022-2027 Consultation Report

June 2022



Contents

1. Executive Summary.....	3
2. Introduction	4-5
3. Results.....	6-9
Priority 1 and its proposed actions	6
Priority 2 and its proposed actions	6-7
Priority 3 and its proposed actions	7
Priority 4 and its proposed actions	7-8
Delivery of the strategy.....	8
Face-to-face research	8-9
4. Appendix A: Comments.....	See attached document

1. Executive Summary

The aim of the Financial Inclusion Survey was to gain feedback from residents and organisations across Blackpool to understand views on Blackpool Council's draft Financial Inclusion Strategy. A survey was made available online and in public facing council buildings across Blackpool along with face-to-face surveys. Overall, 54 survey responses were captured from individuals and people representing organisations.

Table of key percentages:

To what extent do you agree or disagree with...?	% of agreement
The overall vision	82.4%
The four proposed priorities	91.4%
P1: 'Access to Financial Support, Products and Services' should be a priority	94.3%
The proposed actions for delivering priority 1	91.5%
P2: 'Communication, Collaboration and Coordination' should be a priority	82.9%
The proposed actions for delivering priority 2	85.7%
P3: 'Digital Skills and Inclusion' should be a priority	88.6%
The proposed actions for delivering priority 3	94.1%
P4: 'Financial Skills and Capabilities' should be a priority	100%
The proposed actions for delivering priority 4	88.2%
The proposed working group	79.4%

2. Introduction

The survey ran for eight weeks across April to June 2022. Paper copies of the survey were made available in public facing council buildings and face-to-face surveys took place using a shortened version of the questionnaire.

Who responded?

In total, **54 people** responded to the survey, with 33 people responding as an individual and two people responding on behalf of an organisation. 19 responses came from face-to-face interviews as a result of fieldwork activity that was conducted across a two week period.

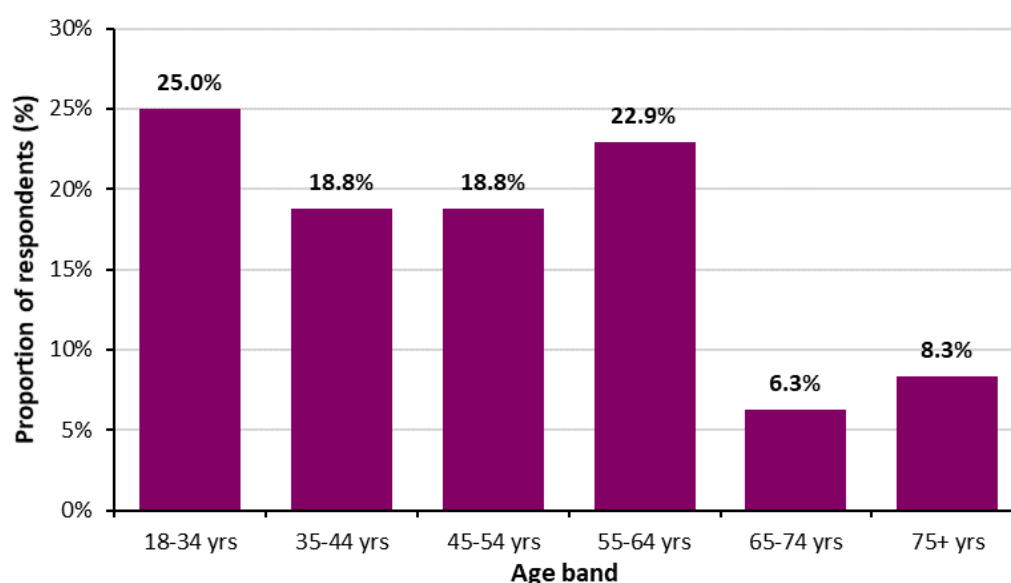
Those who identified as individuals described themselves as follows:

- Member of the public – 28 responses
- Blackpool Council staff member – 3 responses

Additionally, one respondent preferred not to say and one further respondent answered 'other'.

Two individuals who responded on behalf of an organisation identified as responding from a local/district council and on behalf of Citizen's Advice.

Figure 1: Graph showing age grouping of respondents



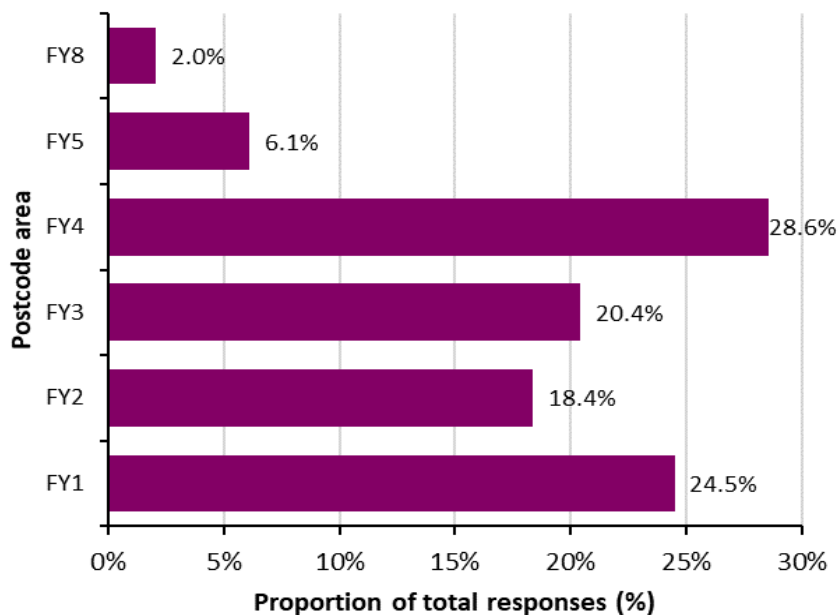
There were 22 female and 27 male respondents. The remainder preferred not to state their gender.

45 respondents identified as White, which included English/Welsh/Scottish/Northern Irish/British Irish, Gypsy or Irish Traveller or any other white background. Two respondents identified as Asian/Asian British, which included Indian, Pakistani, Bangladeshi, Chinese, and any other Asian background. Two respondents identified as Black/African/Caribbean/Black British which included African Caribbean and any other Black/African/Caribbean background, and one respondent preferred not to disclose their ethnicity.

24 respondents identified as having a long standing illness or disability that limited their activity (10 stated they were limited by a lot and 14 stated they were limited by a little).

49 respondents gave their postcode information. A breakdown of respondents by postcode area is as follows:

Figure 2: Graph showing postcodes of respondents



3. Results

The following results were gathered from the online and postal questionnaires which had 35 responses (33 from individuals and 2 from someone on behalf of an organisation).

To what extent do you agree or disagree with the overall vision?

82.4% (28) of respondents 'agreed' (either by answering 'strongly agree' or 'agree') with the overall vision, **2** respondents 'disagreed' (either by answering 'disagree' or 'strongly disagree') and **4** respondents 'neither agreed or disagreed' with the overall vision.

To what extent do you agree or disagree with the four proposed priorities?

91.4% (32) of respondents 'agreed' (either by answering 'strongly agree' or 'agree') with the four proposed priorities, **1** respondent 'disagreed' (either by answering 'disagree' or 'strongly disagree'), **1** respondent 'neither agreed or disagreed' with the proposed priorities, and an additional respondent answered that they didn't know/weren't sure.

Priority 1: Access to Financial Support, Products and Services

To what extent do you agree or disagree that 'Access to Financial Support, Products and Services' should be a priority for the Blackpool Financial Inclusion Strategy 2022-2027?

94.3% (33) of respondents 'agreed' (either by answering 'strongly agree' or 'agree') with Priority 1. **1** respondent 'disagreed' (either by answering 'disagree' or 'strongly disagree') and a further respondent 'neither agreed or disagreed' with priority 1.

To what extent do you agree or disagree with the proposed actions for delivering this priority?

91.5% (32) of respondents 'agreed' (either by answering 'strongly agree' or 'agree') with the proposed actions for this priority 1. **1** respondent 'disagreed' (either by answering 'disagree' or 'strongly disagree') and **2** respondents 'neither agreed or disagreed' with the proposed actions for priority 1.

Do you have any comments about Priority 1 including if there is anything else you think should be considered?

There were **nine** comments made about Priority 1. See appendices.

Priority 2: Communication, Collaboration and Coordination

To what extent do you agree or disagree that 'Communication, Collaboration and Coordination' should be a priority for the Blackpool Financial Inclusion Strategy 2022-2027?

82.9% (29) of respondents 'agreed' (either by answering 'strongly agree' or 'agree') with priority 2, **1** respondent 'disagreed' (either by answering 'disagree' or 'strongly disagree'),

three respondents 'neither agreed or disagreed' with priority 2 and 2 respondents answered that they didn't know/weren't sure.

To what extent do you agree or disagree with the proposed actions for delivering this priority?

85.7% (30) of respondents 'agreed' (either by answering 'strongly agree' or 'agree') with the proposed actions for this priority 2, **2** respondents 'disagreed' (either by answering 'disagree' or 'strongly disagree') and **3** respondents 'neither agreed nor disagreed' with the proposed actions.

Do you have any comments about Priority 2 including if there is anything else you think should be considered?

There were **nine** comments made about Priority 2. See appendices.

Priority 3: Digital Skills and Inclusion

To what extent do you agree or disagree that 'Digital Skills and Inclusion' should be a priority for the Blackpool Financial Inclusion Strategy 2022-2027?

88.6% (31) of respondents 'agreed' (either by answering 'strongly agree' or 'agree') and **4** respondents 'neither agreed nor disagreed' with priority 3.

To what extent do you agree or disagree with the proposed actions for delivering this priority?

94.1% (32) respondents 'agreed' (either by answering 'strongly agree' or 'agree') with the proposed actions for priority 3, and **2** respondents 'neither agreed nor disagreed' with the proposed actions.

Do you have any comments about Priority 3 including if there is anything else you think should be considered?

There were **six** comments made about Priority 3. See appendices.

Priority 4: Financial Skills and Capabilities

To what extent do you agree or disagree that 'Financial Skills and Capabilities' should be a priority for the Blackpool Financial Inclusion Strategy 2022-2027?

100% (34) of respondents 'agreed' (either by answering 'strongly agree' or 'agree') with priority 4.

To what extent do you agree or disagree with the proposed actions for delivering this priority?

88.2% (30) of respondents 'agreed' (either by answering 'strongly agree' or 'agree') with the proposed actions for priority 4, **1** respondent 'disagreed' (either by answering 'disagree' or 'strongly disagree') and **3** respondents 'neither agreed nor disagreed' with the proposed actions.

Do you have any comments about Priority 4 including if there is anything else you think should be considered?

There were **ten** comments made about Priority 4. See appendices.

Delivery of the Strategy

To what extent do you agree or disagree with the proposed working group?

79.4% (27) of respondents 'agreed' (either by answering 'strongly agree' or 'agree') with the proposed working group, **2** respondents 'disagreed' (either by answering 'disagree' or 'strongly disagree'), **4** respondents 'neither agreed nor disagreed' with the proposal of a working group and **1** respondent answered that they didn't know/weren't sure.

Are there other organisations which should be invited to the working group? Please provide details or any other comments.

There were **eight** comments made about which other organisations should be invited to the working group. See appendices.

Face-to-face research

Respondents who were interviewed face-to-face were asked a shortened set of questions in order to maximise finished responses. Before each question, respondents were given an explanation of the vision and priorities of the strategy.

What do you think of our vision?

There were **17** comments made about the vision of the strategy which were largely positive. See appendices.

What do you think of the priorities of the strategy?

There were **17** comments made about the priorities of the strategy. See appendices.

What do you think about Priority 1?

There were **17** comments made about priority 1. See appendices.

What do you think about Priority 2?

There were **18** comments made about priority 2. See appendices.

What do you think about Priority 3?

There were **18** comments made about priority 3. See appendices.

What do you think about Priority 4?

There were **17** comments made about priority 4. See appendices.

Do you have any other comments about Blackpool Council's financial inclusion strategy?

There were **14** additional comments made about Blackpool Council's financial inclusion strategy.

This page is intentionally left blank

Financial Inclusion Strategy 2022-2027 Consultation Report

Appendix A: Comments

Do you have any comments about Priority 1 including if there is anything else you think should be considered?

Organisation	Maximizing income should be part of this strategy and helping residents to access services to help them do this is the key. I think there's a number of assumptions made in this 9 point plan, including budgeting advice helping people to avoid problem debt and that people can actually afford insurance. The profile of debt across Blackpool is predominately people who cannot afford basic essentials such as food and heating, no amount of budgeting will help them avoid debt in these circumstances. This strategy needs to be more rooted in Blackpool in that respect. The situation with not enough money to live on for many residents (in work and not) is not included in these 9 points.
Individual	I have concerns over the warm homes, some years ago now we were encouraged to have cavity wall insulation as part of a scheme running at the time. This caused more harm than good, my property was affected, it became damp and ended up costing me to have it removed. The firms in question made their money and then went pop. What are you going to do to ensure this does not happen again. Finally how do you keep a Victorian house warm or reduce the energy cost?
Individual	Being able to save surely means those people need to have 'spare' money. MSE offer grants for organisations delivering money education services... it might be wise to team up with not-for-profits. SES in Blackpool have already done some work around loan sharks - it might be worth looking at that. From my experience insurance is the last thing on most people's minds when money is tight. Whilst warm home discount is great - I suspect a lot of your intended audience will rent - so the information and access to those schemes needs to be available to landlords.
Individual	Again these are good aims but I fail to see how the council can possibly deliver. Once the council fails we, the taxpayers, will not ever see any post-project information or see anyone accountable for the mess. It's merely virtue signalling.
Individual	Good to see credit unions as part of this; should definitely a shift to more ethical banking generally and see how the Council can support institutions such as credit unions
Individual	Help to save scheme is good but it also has to be recognised that people are struggling to meet day to day needs therefore there they cannot afford to put money aside to save.
Individual	needs to be linked to help with longer-term financial planning (even if current position is a crisis) and maybe doesn't place enough emphasis on costs of heating a generally energy-inefficient, badly insulated and under-regulated housing stock
Individual	In these difficult time saving, with the help of Credit Unions should be encouraged. Sometimes borrowing money is unavoidable but debt

	should not be encouraged. TV adverts, telling people to use apps to improve their credit score, push people into debt.
Individual	Encourage low income residents who are claiming either Working Tax Credit, Child Tax Credit or Universal Credit, to save by promoting the Help to Save savings account. this point is really not possible, if we could save we wouldn't be hungry. Home insurance, life insurance, income protection insurance doesn't help the poor. Identify loan shark activity and take appropriate legal action to support victims. If the council gave loans to specifically poor people that means they wouldn't need loan sharks. i honestly think a universal basic income trialled across blackpool would be a great relief for the people of blackpool to focus on their own growth and skills...the worst case is that it doesn't work but still would have helped thousands of people.

Do you have any comments about Priority 2 including if there is anything else you think should be considered?

Individual	This never works, service offered by third parties come and go we end up with a book passing culture.
Organisation	There are elements of these points that I can see why they are in a strategy and I would agree they are needed, such as improving referrals, increasing understanding of where provision is and taking services to where they are needed (in community centres and in GPs surgeries), but against the backdrop we have at CAB whereby we answer 1 in 4 calls to our debt advice line as demand is so high and we don't have the resources (we have just 2 MaPS funded staff for one of the highest need areas in the country and MaPS are potentially going to cut this funding), we don't receive any funding for debt advice from BC. If we increased awareness of our services, how do we meet demand? The recent health related initiatives create referrals for CAB (wellbeing workers, SPLWs, care co-ordinators etc.) and signposting is happening across the VCFSE. Also the CCG/ICB fund advice in GPs surgeries across the town and this is where our most vulnerable residents get help.
Individual	12 and 13 particularly important as often those who need help are less likely to know where help can be found without feeling authority is somehow the enemy
Individual	Directories go out of date very quickly - there needs to be provision to keep that information constantly up to date. Social subscribing is already working well in many GP centres - team up with those organisations - again SES Social Enterprise Solutions are involved. Community led is great but needs a lot of work behind it to get it going and make sure it continues/is effective e.g. pre written programmes or workshops... Adult Learning could be utilised to support.
Individual	The descriptions point entirely to internal council processes to employ staff on endless activities that make for good publicity. Whether even one resident will be helped is entirely another matter.

Individual	Could seeking more support to stop problem gambling and providing more awareness / advice on this be beneficial to ensure people are at less risk of getting into financial trouble?
Individual	needs some work undertaken before clients'/patients' financial issues become a priority for some organisations, also really not sure what item 15 actually means in practice (albeit it sounds good!)
Individual	Pensioners can also face financial difficulties. There should be clear and accessible help for them. Especially important since Age UK Blackpool closed.
Organisation	With service directories I would just be mindful on who is included and that a demand for service isn't being created. So it's a directory for 'what I need' rather than 'what I can get'. I hope this makes sense.

Do you have any comments about Priority 3 including if there is anything else you think should be considered?

Individual	If you can't afford to eat you can't afford a computer whats the strategy here?
Organisation	Whilst I agree with the priorities, I'd like to see residents involved in creating this strategy as I think they will tell you that the main problem is affordable broadband and connectivity as there's a lot of devices available, but families cannot afford to connect them. Without including a strategy to get people connected at low cost/free, there's a significant gap.
Individual	Definitely access to devices is necessary. There are parts of the population that will truly struggle... if you have never worked in a job or had to use computers they are completely alien and somewhat terrifying. Even people that have worked with them start to see a decline in their skills/understanding as they age. Maybe those under used community centres need to provide devices for people to use. Loans as in money loans for equipment or borrowing equipment? You could use one blackpool transport bus/tram to run digital inclusion sessions across blackpool... complete with it's own wifi.
Individual	I don't really agree with this kind of thing because I think you will find it hard trying to get people to attend courses etc..
Individual	But how will you know if all affected residents have poor access for example to the internet. Is the council going to purchase me a new laptop? If not then what is the point?
Individual	I do not like the encouragement to take out a loan in 18) . In these very difficult times, with so many financial pressures, borrowing is sometimes unavoidable. So getting into additional debt should not be encouraged. The best way forward is free training and access to free to use devices.

Do you have any comments about Priority 4 including if there is anything else you think should be considered?

Individual	Looks good on paper, how it will work not to sure you need people to buy in to the idea, how will this be achieved?
Organisation	I'd very much like to see fin cap as part of the national curriculum. However, I don't agree that people necessarily need training to manage their money. What they need is a enough money to live on. I also think a family managing on a tight budget could teach financial management skills and they should be included in helping develop any training aimed at them.
Individual	Point 23 is absolutely essential. Financial awareness should be mandatory for all year 10+ they need to understand how mortgages, credit cards, tax, financial planning, saving and opportunity cost work. I think it will help with mental health too. Kids are not prepared for the big wide world. I've seen it with my own kids. There's so much about adulthood that needs to be taught in school as important as maths and English.
Individual	Start at the beginning and help people understand how wages work - so they can check they are being paid correctly... tax/national insurance/pension etc... many are shocked when they first see a pay slip - nobody talks about the tax system! But understanding what that tax is used for is essential to understand how everything connects together. Don't forget to include self-employment.
Individual	How are you going to educate me?
Individual	I think budgeting, money management, and fraud awareness ie scams.needs to be made essential in all schools.
Individual	"eliminate debt" is perhaps an overly ambitious objective?
Individual	23 to 26 all essential
Organisation	It is incredibly important that people have the skills to become self-reliant.
Individual	Sounds like a lot of money telling people what they already know.

Comments on which other organisations should be invited to the working group:

Individual	Grange community centre
Individual	No one from the community then, who may have sound ideas because they are facing the difficulties, again faceless people with big ideas but little or no idea how it works or affects people on the ground. You need people to buy in to this so include ordinary people instead of the lot you've just named.
Organisation	People with lived experience. We should be co-producing this strategy with people living in financial difficulties in Blackpool
Individual	Yes, all these organisations need to communicate and help each other and identify priorities, vulnerable people and how to effectively implement the help available.

Individual	Social Enterprise Solutions / Volunteer Centre / Street life / UR Potential... there are many organisations that work at grass roots level... don't just pick the ones you like or get on with! What about Adult Community Learning / Libraries they see first hand the level of skill/understanding.
Individual	Homeless charities, Mental health support groups
Individual	Nothing beyond internal talking shops will happen and we, the residents will hear nothing more. How are any of the listed bodies going to find me to see what help I might need?
Individual	My Blackpool Home. I also feel reaching out to Blackpool and The Fylde College could be good and as the upcoming Students' Union Sabbatical Officer for the college I would be happy to support and encourage through the college with their permission. Raising more awareness and collaboration from students 16+, enabling them further support and in turn the college are able to fund raise for organisations such as the food bank. Providing collaboration and support for Blackpool as a whole.

Face to face interviews (18 responses)

What do you think of our vision?

All very positive but put more thought into digital poverty
Good intentions
Really good goals depending on how you go about it
Useful process
Good vision but want to see actions as opposed to talking
Housing benefit doesn't cover the whole rent for individuals
Could the council put more money into these projects to help residents
Not happy with it
Good idea
They are on the wrong thing
If it benefits people
Should be taught at school
Yes
Support in getting a house, too many hoops to jump through
Good vision but there are some people who waste their money on drugs, etc and set a precedent/prejudice which affects low income households who really are struggling
Yes that's good idea because I have financial trouble
I think it's a good idea as it will be easier to manage your money and not get into debt

What do you think of the priorities of the strategy?

Outlined well, interested to see more detail and understanding
Financial literacy, make things more obvious and simple
Important areas to hit
Good strategies to go for
Business savvy are fine but the people who don't have time or the resources should be priority Online is less important as some people won't ever be able to learn Financial education support
Financial skills is a higher priority than the rest
Residents digital access, wanting face to face support
Yes it's a good idea
Good
Priorities should be elsewhere
Yes
Not a lot
Priorities for OAPs
All good priorities, nothing to change off the top of my head
Make the literacy simpler to understand and less confusing All priorities are equally important and need to be focused
Good idea, need more help for people with learning difficulties
Yes it's crucial for people to get the right help

What do you think about Priority 1?

All seems covered People understanding how they can be sensible with their money
Anything which gives the right advice and budgeting is important
Reach out to the residents directly
Receiving more hand held information
Credit is a big trap for all ages, need support in educating of how to use credit
People need to be more aware - modern advertisement, social media, job centre
Face to face interaction but more simplified help
Yes
Sensible
Key steps in plan missed
Yes
A good idea
No
Residents feel like they're the last people that the council think about, appreciate the council thinking about what's best for us Maintenance and repairs take too long to come through so leaves a general impression
Get them into a community centre and individually explain what they're problems are - doesn't always work on a wide scope
No opinion about that as I am massively in debt

What do you think about Priority 2?

Having one place to access all the information would be useful
One central hub would be useful for people to navigate
Definitely a priority worth doing
Making the law more digestible, simplifying the literacy
Very important target
Definitely a priority
Online is great but ideally should be a face to face service as well Improving the digital and financial literacy
Want to see this put into action
Need more support
Yes it is important to give the people the skills to get back to work
Good idea
Should be more advertising
Yes
Yes a good idea
More organisations, more advertisement overall both in hand and online
Turn2Us - different organisations all together on one site
It is a good idea as I struggle to understand about what support is available
It's a good idea, I only just found out about the warm home scheme by chance as I didn't have info on it; in my opinion people need more information

What do you think about Priority 3?

Educating people on all options and how to do their own affective research
Elderly not being digitally skilled, is there an alternative or somewhere to help anyone who is having issues online
Distrust between citizens and financial institutes People need to be informed and educated offline and online
Educating people in the digital world In person lessons or meetings
Hand held information and instructions
More of a case of having someone to help them digitally Simplifying financial/digital, avoiding evasive language
Workshop event, someone to show them how to access the information
Educating courses but continued support
More support for older people
Not interested about online would prefer face to face
Lots of people know online skills
Yes
I think there should be more people to answer your queries instead of online and better training for the council staff
Yes that's good especially for older people
So many people who aren't digitally adept Courses during school hours providing basic IT skills etc held at local community centres
Setting up in person courses in digital aid held in community centres
I think it's a great idea for people who understand about things like this but I don't, I prefer to speak face to face
I have internet and can reasonably access it but when I get stuck it becomes a problem so I think it's a good idea moving forward

What do you think about Priority 4?

Definitely important areas to hit
Good focus and timely Online and in person courses
Courses, flyers, physical information where it matters. Target people through their employers
Money saving courses Advertisement for free/cheap activities Transportation/activity bundles
Direct number to call for assistance
Using school systems to educate Fortnightly money instead of weekly for those on benefits
Financial advisors Partnership with the job centre, advertisement to those looking for work
Important to educate and support everyone to save their money
Good idea
Maybe priority in other areas is needed
Yes good step but lots to improve on
A good idea

Yes that's a good idea
Same approach as digital skills - courses held at community centres Budgeting
Another course held in community centres, possibly 1:1 sessions as well
I totally agree with that because I haven't had any training on this subject
Good idea, I learnt my money management from my parents, if young people don't have the knowledge from their parents it is essential that they have these skills for the future

Do you have any other comments about Blackpool Council's financial inclusion strategy?

Offering support to those who are already in debt and struggling Providing physical/mental activities to people who need an outlet/support
Reaching out to people and getting them to engage with the services
Teaching people how to handle money
Physical, written down information distribution Easier access to assistance Saving more and educating on how to invest Free therapy, guidance to nhs therapy for people struggling with finance
Supporting people who have language barriers without confusing them
Make sure the council stick to plan and help vulnerable people
Laudable aims but where is the strategy provided
Work with local companies to help younger people to understand finance
Better education in schools maybe contact schools and educate, for example banks going into schools and talking
If it works, it will be good but half the time people don't listen
Effects of being in debt - someone to talk to, counselling
Support people's mental health who are in debt Could the council set up a fund to pay someone's debt so the interest stops and then they're in debt to the council instead so residents can pay it off easier? Obviously not in every case but those who aren't in debt because of frivolous spending. Simple support in providing proof of how they ended up in debt
I think it's a good idea, something definitely needs to be done in this area
I think it's good because it covers a lot of aspects to it

This page is intentionally left blank

Financial Inclusion Strategy – Response to Consultation Findings

Overview

Overall, the vast majority of respondents were supportive of the proposed vision, priorities, action plan and working group for the strategy.

Table of key percentages:

To what extent do you agree or disagree with...?	% of agreement
The overall vision	82.4%
The four proposed priorities	91.4%
P1: 'Access to Financial Support, Products and Services' should be a priority	94.3%
The proposed actions for delivering priority 1	91.5%
P2: 'Communication, Collaboration and Coordination' should be a priority	82.9%
The proposed actions for delivering priority 2	85.7%
P3: 'Digital Skills and Inclusion' should be a priority	88.6%
The proposed actions for delivering priority 3	94.1%
P4: 'Financial Skills and Capabilities' should be a priority	100%
The proposed actions for delivering priority 4	88.2%
The proposed working group	79.4%

All comments made in the public consultation survey have been reviewed and considered. Recurring themes and key comments have been addressed where appropriate (please refer to the table below).

Key Comments	Frequency	Council Response
Would like to receive face to face/ in person support	8	<p>We will look into delivering in person financial skills training to residents as part of action 24.</p> <p>We will also continue to provide offline support for users who cannot or will not use online services (action 22).</p> <p>Residents are able to contact the council via phone, post, online and in-person.</p>
Would like to see young people taught financial education in schools.	8	<p>We will work with training centres and local schools to provide financial awareness training and build financial management skills for when they leave education and enter employment (action 23).</p> <p>We will commit to exploring ways in which local services and suppliers can promote financial inclusion in Blackpool as part of their social value offer (action 29).</p>
Need to advertise and make information more accessible to help raise awareness and understanding of what support is available	6	<p>We will develop a marketing campaign on current service provisions to increase the awareness of current service providers to residents (action 12).</p>

Key Comments	Frequency	Council Response
Would like to see residents/people with lived experience of financial difficulties included and involved.	6	We will invite residents with lived experience of financial exclusion to join the working group. Ways to further involve residents with lived experience of financial exclusion will be discussed as part of ongoing discussion with the working group.
Mental health support	6	Services offering mental health support for people experiencing financial difficulties will be included in the 'directory of current service providers' (action 10). The aim of the actions to support residents in improving their financial and digital skills is to enable individuals to better understand and manage their money and as a result reduce financial stress and anxiety.
Would like to see priorities and support for older people e.g. digital skills	6	The Working Group will continue to ensure the action plan is inclusive and reflective of the needs of our diverse community. For example, we will continue to provide offline support for users who cannot or will not use online services (action 22) We will deliver and promote digital skills training to residents (action 16) and will map digital skills provision across the town to identify gaps (action 17).
Educate residents on long term financial management e.g. how budget, save, and handle money.	6	We will develop an awareness campaign to build awareness about the importance of financial management (action 26) and deliver financial skills training to residents (action 24 and 27).
Suggestions on who should be invited to the working group were made	5	The suggested groups/organisations will be considered and invited to join the working group.
Financial literacy and support should be simplified	5	We are committed to ensuring equality of access and opportunity for the population of Blackpool. We will use plain language to ensure that information is easy to understand. Our Financial Inclusion Strategy contains a glossary to help readers better understand key terms.
Would like to receive printed copies of information	5	We will develop an online and offline marketing campaign on current service provisions to increase the awareness of current service providers to residents (action 12). We will consider producing public facing posters, leaflets and flyers about services to be distributed across the town as part of the offline campaign.
Would like to see support provided at community centres.	5	We will explore potential for utilising currently underused community centres to encourage community-led initiatives to increasing financial

Key Comments	Frequency	Council Response
		resilience and promote community cohesion (action 15).
Maximising income is an issue because some residents do not have enough money to live on and so cannot afford to budget, save or purchase insurance.	5	To maximise resident's incomes, we will encourage customers to claim the benefits they are entitled to by improving access to information on eligibility criteria (action 6).
Practical concerns over producing and maintaining a service directory e.g. easily outdated or potential to increase service demand	4	These concerns will be considered and taken forward as part of the ongoing discussions with working group.
Concerns over poor uptake/lack of buy in from residents	4	Ways to involve residents to encourage buy-in will be considered and taken forward as part of the ongoing discussions with working group

This page is intentionally left blank

February 2022

Department: Benefits and Customer Services

Team or Service Area Leading Assessment: Corporate Delivery Team

Title of Policy/ Service or Function: Financial Inclusion Strategy

Lead Officer: Louise Jones, Head of Revenues, Benefits and Customer Services

STEP 1 - IDENTIFYING THE PURPOSE OR AIMS

1. What type of policy, service or function is this?

Changing/ updated ✓

2. What is the aim and purpose of the policy, service or function?

Blackpool Council will develop a five-year Financial Inclusion Strategy for Blackpool.

The current strategy expired in 2015, and the COVID-19 pandemic has highlighted the importance of financial resilience in helping to mitigate against some of its effects.

The Financial Inclusion Strategy describes our priorities and vision for financial inclusion which aims to help residents and businesses deal with both pre-existing and emerging financial pressures and challenges, such as the cost of living.

3. Please outline any proposals being considered.

The Financial Inclusion Strategy will set out a vision for the next five years to assist the residents of Blackpool, and future generations, to maximise the opportunities available to them to become financially resilient and to ensure they can deal with emerging financial pressures and challenges, both now and in the future.

To achieve our vision, there are four key priorities which we will aim to deliver:

1. Access to Financial Support, Products and Services
2. Communication, Collaboration and Coordination
3. Digital Skills and Inclusion
4. Financial Skills and Capabilities

4. What outcomes do we want to achieve?

The primary focus of the Financial Inclusion Strategy is Priority 2 'Resilient Communities', but there is also a contribution to Priority 1 'The Economy'.

The Financial Inclusion Strategy will aim to help build resilient communities by

ensuring that individuals and businesses have the financial support they need during times of hardship.

While financial inclusion can help mitigate against the effects of poverty by ensuring people have access to services which reduce the call on their resources, it is not a solution to their issues and will not contribute meaningfully to economic growth.

Overall, the strategy will aim to support the residents and businesses of Blackpool to become financially resilient by ensuring that suitable and affordable financial products and services are accessible so their basic financial needs are met.

5. Who is the policy, service or function intended to help/ benefit?

The strategy is intended to help residents and businesses build financial resilience so that they are able to better withstand financial pressures.

6. Who are the main stakeholders/ customers/ communities of interest?

- The Council
- External partners
- Voluntary community and faith sector
- Residents

7. Does the policy, service or function have any existing aims in relation to Equality/ Diversity or community cohesion?

No

STEP 2 - CONSIDERING EXISTING INFORMATION AND WHAT THIS TELLS YOU

8. Please summarise the main data/ research and performance management information in the box below.

Data/ information

General Population Data

Blackpool has a resident population of 138,381, some 37,372 (27%) of which are aged 60 and over. There are 70,522 dwellings in Blackpool. It is a dense urban area with high levels of deprivation, workless households, and poor health in the resident population.

Deprivation

Blackpool ranks as the most deprived local authority in England in terms of average deprivation scores. 39 (41.5%) of the 94 LSOAs in the local authority rank in the most deprived nationally. 21.2% of the adult population in Blackpool find meeting monthly bills/commitments a heavy burden or are regularly in arrears with bills.

Health deprivation is much higher than average and over half of areas are in the most deprived 10% for health nationally.

Race and Ethnicity

Residents are mostly of White British ethnicity (93.6%), which is significantly higher than across England and Wales (80.5%). Black and minority ethnic groups, including Irish and European residents, are estimated to make up 6.4% of the population (approximately 9,000 people), compared with the estimated population for England and Wales of 19.5%. Black and minority ethnic groups face discrimination in the job market and when accessing financial services and products.

Health and Disability

The health of people in Blackpool is generally worse than the national average. The town records one of the lowest life expectancy rates nationally and there are inequalities by deprivation and gender. The average life expectancy for males is 74.1 years, and for females it is 79.5 years. The average life expectancy across the town is one of the lowest nationally. Health priorities for Blackpool include alcohol and drug misuse, mental health, smoking and obesity.

25.6% of people in Blackpool reported a long-term health problem or disability at the last Census, which is eight percentage points higher than the national average. People with long-term health conditions or disabilities are more likely to be economically insecure because they can face significant barriers to getting and keeping jobs, and also face a higher likelihood of being employed on a zero-hours contract.

People with mental health conditions also often face specific difficulties in managing their money and barriers to accessing financial services and products.

As of February 2021, 7,393 (8.8%) of working age residents claim employment support allowance and a further 1,155 of working age residents claim disability living allowance (1.4%). The ESA proportion is over double that for England as a whole.

Gender and Transgender

The population of Blackpool is approximately 138,381, 50.3% of the population are estimated to be female and 49.7% are male.

Women are at a higher risk of financial exclusion because working women on average earn less than working men, and the responsibility for childcare disproportionately falls on women.

Transgender people are at risk of financial exclusion because they experience higher levels of disadvantage and social/financial exclusion due to discrimination.

Age

A larger proportion of residents are aged 65+ (20.5%) compared to the national age structure (18.5%). The working age population (16-64) in Blackpool is smaller than the national figure, additionally the 0-15 population in Blackpool is also slightly

smaller than the national age structure.

Older people are at risk of financial exclusion as they are more likely to be left behind due to the digital shift to online financial products and services, such as, the shift to online banking.

Sexual Orientation

ONS estimates from Annual Population survey data that amongst adults in Blackpool, around 107,100 (94.9%) adults identify as heterosexual, 3,700 (3.2%) people identify as gay or lesbian, around 600 (0.6%) people identify as bisexual and 500 (0.4%) adults whose sexual orientation is classified as 'other'.

For around 1,000 adults in Blackpool sexual orientation is unknown due to answering 'don't know' or declining to answer the survey question. Other estimates have put Blackpool's LGBTQ+ population as higher than the combined estimates from the data above.

Although there is a lack of data on financial exclusion levels in LGBTQ+ communities, research that exists suggests that groups within LGBTQ+ communities are more likely experience financial exclusion because they often experience extreme social exclusion as a result of discrimination.

Housing

There is a high percentage of private rented dwellings in Blackpool and a slightly lower owner-occupier rate than seen nationally:

- 63.8% - owner occupied (England: 65.7%)
- 25.9% - privately rented (England: 17.9%)
- 10.3% - social rented (England: 16.4%)

Due to the rising cost of private renting, many low-income private renting households are likely to be financially excluded.

Household Composition

The households in Blackpool have a slightly higher proportion of lone parent families and lone adults (both over 65 and under 65) than England.

Lone parents are more at risk of financial exclusion because they are at greatest risk of unemployment due to the demands of balancing working and home life, especially with younger children.

Household types

- 15% - lone adults over 65 years (England: 13.9%)
- 23% - lone adults under 65 years (England: 14.4%)
- 13% - lone parent families (England: 9.8%)
- 8% - single families with all adults over 65 (England: 8%)
- 35% - single families cohabiting/married with all adults under 65 (England: 43%)

Universal Credit

As of August 2021, 21,917 (26.1%) of working age residents are on universal credit. With 13,186 not in employment (60.2% of the total number of people on universal credit) and 8,731 in employment (39.8% of the total number of people on universal credit). The number of people on universal credit is over 10 percentage points higher than England as a whole.

Child Poverty

24.9% of all children aged under 16 in Blackpool live in relative low income families, around 6,522 children in total. 19.8% of all children aged under 16 in Blackpool live in absolute low income families, around 5,205 children in total.

Overall, 8,935 (34.1%) of children aged under 16 in Blackpool are living in households below 60% median income after housing costs.

Pension Credit

Blackpool has 2,864 claimants in receipt of Pension Credit Guarantee Credit only, and 1,976 claimants in receipt of both Guarantee Credit and Savings Credit, equivalent to 84.7% of claimants (in line with the national rate).

Means-tested claimants in receipt of Pension Credit 'Savings Credit' Only is much lower at 876 claimants compared, equivalent to 15.3% of claimants (again in line with the national rate).

As a proportion of the population, 20.1% of the 65+ age group claim pension credit, much higher than England at 11.7%.

Blackpool Child Poverty Needs Assessment

The child poverty framework set out a series of potential indicators on poverty and surrounding issues. Information below presents a summary of all available indicators and some additional context.

The local area child poverty measure is the Children in Low-Income Families Local Measure produced by HMRC and is "children living in families in receipt of out-of-work benefits or in receipt of tax credits with a reported income which is less than 60% national median income."

Research or comparative information**Universal Credit**

The number of people on UC has tripled since March 2019, to almost 6 million in July 2021.

Race and Ethnicity

Black, Asian and minority ethnic communities have significantly lower levels of savings than White British communities. For example, for every £1 of White British wealth, Pakistani households have around 50p, Black Caribbean around 20p, and Black African and Bangladeshi around 10p. This is because ethnic minority groups experience discrimination when accessing financial services and products, and on average have lower education and employment levels.

Health and Disability

33% of people with multiple long-term conditions are economically insecure because they face significant barriers to getting and keeping jobs, and also face a higher likelihood of being employed on a zero-hours contract. 62% of people with multiple long term conditions are unable to save regularly compared to 52% percent of the population

Age

47% of young people (aged 18-30) have low financial resilience because they, on average, are spending approximately £1,300 more on basic essentials such as rent and bills, and only 43% are putting their savings into a savings account, compared to 68% of savers aged 51+ .

Older people are at risk of financial exclusion as they are more likely to be left behind due to the digital shift to online financial products and services. For example, only 54% of adults aged 75+ are recent internet users.

Gender

Over the last decade the gender pay gap in the UK has fallen by approximately a quarter among full-time employees and by just over one-fifth among all employees. However, a lack of flexible and accessible job opportunities is still preventing many young women from entering the workforce.

46% of mothers across the UK struggle to find suitable childcare, resulting in a large percentage of women being prevented from taking on more hours at work, potential jobs and in some cases having to quit their jobs.

Sexual Orientation

Although there is a lack of data on financial exclusion levels in LGBTQ+ communities, research that exists suggests that groups within LGBTQ+ communities are more likely experience financial exclusion because they often experience extreme social exclusion as a result of discrimination. For example, in 2018, approximately 1 in 5 LGBTQ+ people were discriminated against because of their sexual orientation and/or gender identity while trying to get a job.

Housing

More than six in ten private renting households have no savings, and with the rising cost of private renting, many low-income private renting households on average only having £259 left after housing costs each week, resulting in trade-offs between heating and eating.

Key findings of consultation and feedback**Stakeholder Workshop Feedback**

- 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.
- The vast majority of individuals who are homeless, or threatened with

homelessness, 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.

- Ethnic Minority communities concentrated in inner ward areas are extremely socially excluded as they often face discrimination and language barriers.
- Women and single parents disproportionately suffer the burden of child caring responsibilities which can leave them financially excluded.
- Many individuals, as soon as they turn 18 make their claim to benefits. However, there is a lack of financial education for young people on how to manage their money and the dangers of online scams.

Feedback from individuals with lived experiences of poverty and financial exclusion:

- Individuals with a lack of skills, capacity and/or resources struggle to act on the financial advice that they receive from services, and need more support to carry out said financial advice.
- While prepayment meters can help individuals manage their energy bills and prevent any unexpected bills leading to debt, they are usually more expensive and not accessible to everyone. For example, there has been an instance whereby an individual could not reach their prepayment meter and see its display clearly as a result of a disability.

9. What are the impacts or effects for Key Protected Characteristics?

<p>Age</p> <p>No overall negative impacts of the Financial Inclusion Strategy have been identified associated with age. The strategy does have the potential to have a positive impact on young people by ensuring that financial skills training is available, so that young people are taught good money management skills from an early age. It is recognised that older people may experience issues accessing online financial information, products and services.</p>
<p>Disability</p> <p>No overall negative impacts of the Financial Inclusion Strategy have been identified on the grounds of disability.</p> <p>The definition of disability used is based on entitlement to certain state benefits or to entitlement to a Council Tax disabled band reduction. This can reflect the circumstances of any member of the claimant's household.</p> <p>The relevant benefits/additions to benefit include:</p> <ul style="list-style-type: none"> ▪ Disability Living Allowance ▪ Employment Support Allowance ▪ Personal Independence Payments ▪ Universal Credit ▪ Disability Premium ▪ Severe Disability Premium ▪ Enhanced Disability Premium

- Disabled Child Premium
- Disabled Earnings Disregard
- Carers Allowance
- War Disablement Pension
- War Widows Pension
- Council Tax Disability Reduction

It is possible that some people in this group will be negatively impacted because of the greater difficulties they may face in coping with the changes, for example by finding paid employment. This may result from their reduced capacity to work due to the nature of their disability and/or discrimination based on the perceptions of employers or the fact that the place of work has not been adapted to meet the needs of disabled people.

Other welfare reforms may further impact on some members of this group and also some of the services that members of this group receive, which are being reduced under austerity measures. It should also be noted that in some cases (depending on the nature of the disability) there may be potential communication issues where information available in standard formats is not the best method of communicating with benefit recipients. This may cause greater difficulty in their understanding of how to improve financial inclusion. This may lead some to fall into arrears more easily with all the associated problems this can cause.

It is recognised that the level of a customer's disability could mean they are more disadvantaged over another disabled customer in achieving financial inclusion. There may be the opportunity for a less disabled person to increase their income whereas this may not be an option for a more severely disabled person.

Gender Reassignment

No overall negative impact of the Financial Inclusion Strategy have been identified associated with gender reassignment. However, it is acknowledged that transgender people experience higher levels of disadvantage and social/financial exclusion and therefore may face greater difficulties accessing basic financial products and services, and responding to the changes to improve financial inclusion, for example by finding work.

It is not thought that the proposed changes will have a negative impact on working age single people and couples regardless of their gender identity.

Marriage and Civil partnership

No overall negative impacts of the Financial Inclusion Strategy have been identified associated with marriage and civil partnership. Married couple and civil partnerships are recognised equally as are people living together as if they are in such legal partnerships.

Pregnancy and Maternity

No overall negative impact of the Financial Inclusion Strategy have been identified associated with Pregnancy and Maternity. It must be acknowledged that in households where a member is pregnant or has recently given birth may face greater difficulties in accumulating savings and responding to the changes which will assist with financial inclusion, for example by finding work.

In addition, women on maternity leave may find that they have increased expenditure whilst in receipt of a reduced income with little prospect of increasing their income and savings in the short term.
<i>Race</i>
No overall negative impacts of the Financial Inclusion Strategy have been identified associated with race. It is recognised that people from ethnic minority backgrounds face direct and indirect discrimination in the job market and when accessing financial products and services. People from ethnic minority backgrounds are more likely to be on low incomes, and have lower levels of education and employment which means they are less likely to be able to accumulate savings and more likely to be denied a loan. There may also be potential communication issues where English is not the residents first language and where documents printed in Standard English is not the optimum method of communicating. Residents whose first language is not English may have greater difficulty in understanding their financial responsibilities and accessing basic financial products, services and information which may lead to some to fall into arrears more easily, leading to the associated problems this can cause.
<i>Religion and Belief</i>
No overall negative impact of the Financial Inclusion Strategy have been identified associated with religion or belief.
<i>Sex</i>
No overall negative impact of the Financial Inclusion Strategy have been identified associated with sex. It is recognised that the burden of child caring responsibilities disproportionately falls on women. The majority of female claimants will be lone parents and may be treated less favourably indirectly because lone parents are at risk of debt and unemployment due to the demands of balancing working and home life, especially with younger children.
<i>Sexual Orientation</i>
No overall negative impacts of the Financial Inclusion Strategy have been identified associated with sexual orientation. It is recognised that LGBTQ+ people experience higher levels of disadvantage and social/financial exclusion than other groups and therefore may face greater difficulties in responding to the changes, for example by finding work.

10. What do you know about how the proposals could affect community cohesion?

It is anticipated that the Financial Inclusion Strategy will strengthen community cohesion, leading to more financial resilience.

11. What do you know about how the proposals could impact on levels of socio –economic inequality, in particular Poverty?

The Financial Inclusion Strategy aims to improve the information and resources available to residents to ensure they have maximised their income and are aware of what assistance is available in Blackpool to become financially resilient in order to deal with the current challenges around increased living costs. It also aims to promote financial resilience amongst young people so that they are prepared for the future and know how to manage their money therefore the proposals should have a positive impact on socio-economic inequality not just in the short term but also over time.

STEP 3 - ANALYSING THE IMPACT

12. Is there any evidence of higher or lower take-up by any group or community, and if so, how is this explained?

- Digitally excluded residents will find it harder to take advantage of better deals available online, leading to increased costs for day to day services which others take for granted.
- There has traditionally been a lower take up of benefits amongst pensioners and some community groups where they choose not to claim benefits or additional support.
- To mitigate both these issues, there will be continued marketing and communication, which will include liaison to target hard to reach groups.

13. Do any rules or requirements prevent any groups or communities from using or accessing the service?

No

14. Does the way a service is delivered/ or the policy create any additional barriers for any groups of disabled people?

No

15. Are any of these limitations or differences “substantial” and likely to amount to unlawful discrimination?

N/A

STEP 4 - DEALING WITH ADVERSE OR UNLAWFUL IMPACT

16. What can be done to improve the policy, service, function or any proposals in order to reduce or remove any adverse impact or effects identified?

No adverse impact has been identified for the proposed strategy. However, in order to deliver the aims of the strategy there will need to be assistance from

stakeholders and potentially funding bids for associated activities.

17. What would be needed to be able to do this? Are the resources likely to be available?

Unknown at the current time what additional resources requirements may be needed.

18. What other support or changes would be necessary to carry out these actions?

Not applicable

STEP 5 - CONSULTING THOSE AFFECTED FOR THEIR VIEWS

19. What feedback or responses have you received to the findings and possible courses of action?
Please give details below.

Not applicable

20. If you have not been able to carry out any consultation, please indicate below how you intend to test out your findings and recommended actions.

Not applicable

STEP 6- ACTION PLANNING

As the strategy relies on the customer service arrangements of individual partners and services, no additional actions have been identified on top of existing approaches to address equalities issues.

STEP 7 - ARRANGEMENTS FOR MONITORING AND REVIEW

To be reviewed in line with the governance arrangements detailed in the strategy action plan

Date completed: 31st March 2022

Signed: Scott Butterfield

Name: Scott Butterfield

Position: Strategy, Policy and Research Manager

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

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

1	<p>Welcome and Introductions</p> <p>Scott Butterfield welcomed the attendees and invited the stakeholders to introduce themselves to the group.</p>
2	<p>Introduction to Financial Inclusion</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>Comments :</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>Presentation of Evidence Base and Horizon Scanning – Hugo Smith</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>Comments:</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>Current Service Provisions – Benefits Department – Louise Jones</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"> • Council Tax Reduction Scheme Hardship Payments. • Discretionary Support Scheme. • Independent debt advice through a team of accredited debt advisors. • Outreach workers to help ensure people have claimed the benefits they are entitled to. • Provision of Personal Budgeting Support.
4	<p>Current Service Provisions – Voluntary Community and Faith Sector – All</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.**

<ul style="list-style-type: none"> - 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. <p>Neil Reid and Bev Lucas - Blackpool Food Bank</p> <ul style="list-style-type: none"> - 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: <ul style="list-style-type: none"> 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. <p>Furniture Matters</p> <ul style="list-style-type: none"> - 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. <p>Richard Scholes – Blackpool Coastal Housing</p> <ul style="list-style-type: none"> - 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 there 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"> ○ 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. ○ Important for the council to consider how it can shape policy making on poverty and exclusion in the town.
5	<p>Workshop Discussion - All</p> <ul style="list-style-type: none"> - <i>Which groups are most affected by financial exclusion?</i> - <i>What are the main problems these groups are facing?</i> - <i>What type of help do people need?</i> - <i>What gaps are there in current service provisions?</i> - <i>How can we work together to address these gaps?</i> <p>Hannah Cassidy</p> <ul style="list-style-type: none"> ● 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. <p>Jane Hearne</p> <ul style="list-style-type: none"> ● 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. <p>Comment: People experiencing a learning difficulty don't always meet the threshold for help from Adult Social Care.</p> <p>Neil Reid</p> <ul style="list-style-type: none"> ● 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). ● 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. ● We need to join up services so that people do not constantly get signposted and asked the same questions multiple times. ● It is important that we understand the provisions of each service and service capacity. <p>Stacey Machin</p> <ul style="list-style-type: none"> ● 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. ● 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.

	<ul style="list-style-type: none"> • 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. • We should consider looking at the education side of things for the youth. <p>Hannah Cassidy</p> <ul style="list-style-type: none"> • 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. <p>Bev Lucas</p> <ul style="list-style-type: none"> • Hidden debt is also a problem. • 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. • 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. <p>Steph Buchanan</p> <ul style="list-style-type: none"> • 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? <p>Machin Stacey JCP DWP WORK AND HEALTH SERVICES</p> <ul style="list-style-type: none"> • There are in school advisors who go out and cover different aspects, but they will more likely cover apprenticeships and moving onto work. <p>Richard Scholes</p> <ul style="list-style-type: none"> • 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. • 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. <p>Comment in the chat Tracy Hopkins [14:25]: '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	Closing

This page is intentionally left blank

Report to: **SCRUTINY LEADERSHIP BOARD**

Relevant Officer: Sharon Davis, Scrutiny Manager

Date of Meeting: 13 July 2022

CHANNEL SHIFT SCRUTINY REVIEW FINAL REPORT

1.0 Purpose of the report:

1.1 To consider the Channel Shift Scrutiny Review Panel's final report for submission to the Executive.

2.0 Recommendation(s):

2.1 That the Channel Shift Review Panel's Final Report is approved for consideration by the Executive.

3.0 Reasons for recommendation(s):

3.1 To allow the Executive opportunity to consider the recommendation made within the report within the report seek to improve the process of channel shift in Blackpool.

3.2 Is the recommendation contrary to a plan or strategy adopted or approved by the Council? No

3.3 Is the recommendation in accordance with the Council's approved budget? Yes

4.0 Other alternative options to be considered:

4.1 None.

5.0 Council priority:

5.1 The relevant Council priority is

- "The economy: Maximising growth and opportunity across Blackpool"
- "Communities: Creating stronger communities and increasing resilience"

6.0 Background information

6.1 Following a review of the annual governance statement on 17 January 2019 by the Council's Audit Committee, significant progress was identified in delivering the Channel Shift agenda

especially in areas such as Leisure services. It was, however, thought appropriate that a scrutiny review be established to see whether Channel Shift could be improved in other areas of the Council.

- 6.2 The review was put on hold during 2020 due to the Covid-19 pandemic and was restarted in March 2021 with the scope being revised to take into account the developments and changes to services during the pandemic.
- 6.3 The Scrutiny Review Panel initially comprised of Councillors Mrs Maxine Callow JP, Paul Galley, Mrs Michelle Scott and Gerard Walsh. Councillor Jim Hobson was also a member until his appointment to the Executive in 2020, at which point he was replaced by Councillor Paula Burdess.
- 6.4 Councillor Paul Galley was elected Chair of the review panel at its first meeting on 29 October 2019 meeting.
- 6.5 A large amount of preparatory work was undertaken to identify the following key areas for consideration in the review:
- Can Channel Shift be expanded to cover more council services?
 - How effective the process of channel shift is.
 - Whether there is enough focus on the user. Has there been any user evaluation testing – is it effective from the public’s point of view?
 - Has Channel Shift ensured that getting in touch with the Council is cheaper and more accessible for both residents and the Council?
 - How does it actually save money? How can be evidenced?
 - Does Channel Shift help deal with demand that there is other resource to support?
 - How can we make it as easy as possible to work with the Council whilst not putting residents at a disadvantage?
 - How can we ensure digital inclusion in terms of both access and skills?
 - Can we compare the Blackpool approach to best practice standard?
- 6.6 The review sought to come up with a series of recommendations that would improve the delivery of services, whilst building the resilience of residents. The review therefore looked at the existing methods of channel shift and then considered those departments where Channel Shift had not occurred in the Council and sought to identify recommendations for those areas.
- 6.7 Consideration was also given to how the Council engaged with the community and how engagement had changed as a result of the Covid-19 pandemic. The panel sought to reflect on what had been learnt during the pandemic and identify any issues such as digital inclusion (in terms of skills and access) and communication.

- 6.8 Does the information submitted include any exempt information? No
- 7.0 List of Appendices:**
- 7.1 Appendix 6(a) – Channel Shift Scrutiny Review Panel Final Report
- 8.0 Financial considerations:**
- 8.1 The financial implications arising from the review’s recommendation are contained at section 6.1 of the report attached at Appendix 6(a).
- 9.0 Legal considerations:**
- 9.1 The legal implications arising from the review’s recommendation are contained at section 6.2 of the report attached at Appendix 6(a).
- 10.0 Risk management considerations:**
- 10.1 None.
- 11.0 Equalities considerations:**
- 11.1 The final report considers ensuring Council services are accessible to all.
- 12.0 Sustainability, climate change and environmental considerations:**
- 12.1 None.
- 13.0 Internal/external consultation undertaken:**
- 13.1 As part of the review consultation was undertaken with various Council Officers and representatives of partner organisations such as the NHS.
- 14.0 Background papers:**
- 14.1 None.

This page is intentionally left blank

Blackpool Council

The logo graphic consists of two horizontal, wavy lines in a light blue-grey color, positioned below the text 'Blackpool Council'.

Channel Shift Scrutiny Review

CONTENTS	PAGE
1.0 Foreword by Chairman	3
2.0 Summary of Recommendations	5
3.0 Background Information	7
4.0 Methodology	9
5.0 Detailed Findings and Recommendation	
5.1 What is Channel Shift	12
5.2 The FYI Directory and the Visibility of Community Groups	12
5.3 Digital Blackpool	13
5.4 Blackpool Council's Website	14
5.5 Blackpool Coastal Housing Ltd	15
5.6 Staff Suggestions	16
5.7 The NHS in Blackpool	17
5.8 Enveco	17
5.9 Community Engagement	18
5.10 The Future of Channel Shift in Blackpool	19
6.0 Financial and Legal Considerations	20

1.0 Foreword

- 1.1 Channel Shift is a complex issue affecting a broad range of Blackpool Council's services. As a scrutiny panel we have attempted to understand the process in Blackpool and the work being undertaken by our partner organisations. We have therefore met with a number of Council Officers and representatives from our partners and undertaken detailed discussions about Channel Shift, what has been achieved and what challenges they face.
- 1.2 While we have looked to cover as many of the Council's services as possible in our review we were unable to consider Channel Shift within the Children's and Adult Services departments due to their workloads during the pandemic coinciding with the review. However going forward it is envisioned that a further review of Channel Shift will potentially consider these areas in detail.
- 1.3 The recommendations that we have made are designed to improve Channel Shift at the Council and at partner organisations, by increasing ease of access to services and engaging the local community in the Channel Shift process.
- 1.3 I would like to extend the thanks of the review panel to all those who have taken part in the review process, including Council officers and witnesses from partners at Blackpool Coastal Housing Ltd, Enveco and the NHS in Blackpool. Their insight and knowledge of the issues relating to Channel Shift investigated by the review has been invaluable in developing our final recommendations.
- 1.4 I also want to thank my fellow scrutiny members for giving their time to undertake the review, their input into the discussions and their positive attitude throughout.



Councillor Paul Galley
Chairman, Channel Shift Scrutiny Review
April 2022

2.0 Summary of Recommendations

	Timescale
<p>Recommendation 1</p> <p>That the Executive give consideration to identifying a brand name for Channel Shift that the public can clearly identify with.</p>	<p>To be completed on discussion with the Cabinet Member following approval by the SLB.</p>
<p>Recommendation 2:</p> <p>Visibility of Services and Community Groups:</p> <p>a) That the Executive give consideration to introducing a list of “approved” community groups, working to recognise operating and governance best practice. This should be accessible via the Council website or partner organisations.</p> <p>b) That the FYI Directory take a pro-active approach to ensuring Groups’ records are up-to-date. It is suggested that to facilitate this a six monthly email confirming the details are correct should be sent out, if three of these emails be ignored then the page be removed.</p>	<p>To be completed on discussion with the Cabinet Member following approval by the SLB.</p>
<p>Recommendation 3:</p> <p>Digital Blackpool:</p> <p>a) That the Review Panel supports the expansion of Digital Blackpool across Blackpool.</p> <p>b) That the Executive investigate how the Council’s libraries can be promoted as a place for individuals who have poor digital skills to be digitally empowered including using Digital Blackpool via the Library App and to train residents to use the libraries to access newspapers and magazines.</p>	<p>To be completed on discussion with the Cabinet Member following approval by the SLB.</p>
<p>Recommendation 4:</p> <p>That the Council’s website be reviewed as follows:</p> <p>a) That links to the Council’s Wholly-Owned Companies be added to the website’s homepage to create a “one-council” ethos, making the relationship between the Council and companies clear.</p> <p>b) That consideration be given to having links next to Council services’ information on the website, e.g. Waste, with "you may be interested in" ways to get involved.</p> <p>c) That an online pathway be developed for residents to suggest ideas on</p>	<p>To be completed on discussion with the Cabinet Member following approval by the SLB.</p>

<p>improving a service.</p> <p>d) That once a brand name has been created, it is recommended that the media strategy under the new brand should regularly showcase the achievements (achievements of what?) with details of before and after of completed projects, to demonstrate the how a project makes a difference to residents.</p> <p>e) A review to overhaul the Blackpool Parks webpage be undertaken to ensure that information is up-to-date and interactive with ways for people to "Get Involved" with an approved Park Community Group being promoted on each Park page where applicable.</p>	
<p>Recommendation 5:</p> <p>That Blackpool Coastal Housing Ltd be requested to consider:</p> <p>a) That the online booking of community centres operated by BCH be promoted to improve access for community groups and third sector organisations and that BCH promote the activity at each centre via their website to cross promote and also show clear commitment to Corporate Social Responsibility.</p> <p>b) That BCH staff working with residents with ASB adopt a holistic approach working with the resident to link them into community groups and support organisations, recognising that ASB can be part of a larger picture of frustration/need.</p>	<p>To be completed on discussion with the Cabinet Member following approval by the SLB.</p>
<p>Recommendation 6</p> <p>The staff suggestion box on the intranet Hub be enhanced to allow the sharing of ideas of best practice rather than purely a form to submit ideas. This would also allow for success stories to be promoted and communicated across Council services.</p>	<p>To be completed on discussion with the Cabinet Member following approval by the SLB.</p>
<p>Recommendation 7</p> <p>To explore the potential for integrating the NHS's EMIS system and the Council's systems so that GPs can monitor the progress of individuals referred to the social prescribing programme.</p>	<p>To be completed on discussion with the Cabinet Member following approval by the SLB.</p>
<p>Recommendation 8</p> <p>That the luggage label information service on residents' bins be promoted to council departments as a method of engaging with the community, highlighting that this service can be targeted at certain locations or town wide for a reasonable price.</p>	<p>To be completed on discussion with the Cabinet Member following approval by the SLB.</p>

<p>Recommendation 9</p> <p>That the Executive explore the opportunities for residents to get involved, based on the model operated by Vancouver City Council, including the possibility of schemes such as Adopt a Drain, Adopt an alleyway, Become a litter picker and Neighbourhood Clean-up Party.</p>	<p>To be completed on discussion with the Cabinet Member following approval by the SLB.</p>
<p>Recommendation 10:</p> <p>In relation to the Staff and Residents Newsletter, that the Executive give consideration to:</p> <p>a) That the staff newsletter be expanded to include examples of community engagement success stories. This could also be included with a new section on the staff hub.</p> <p>b) That in addition to the staff newsletter a monthly newsletter for residents be developed to promote “Get Involved” activities.</p>	<p>To be completed on discussion with the Cabinet Member following approval by the SLB.</p>

3.0 Background Information

- 3.1 Following a review of the annual governance statement on 17 January 2019 by the Council's Audit Committee, significant progress was identified in delivering the Channel Shift agenda especially in areas such as Leisure services. It was, however, thought appropriate that a scrutiny review be established to see whether Channel Shift could be improved in other areas of the Council.
- 3.2 The review was put on hold during 2020 due to the Covid-19 pandemic and was restarted in March 2021 with the scope being revised to take into account the developments and changes to services during the pandemic.
- 3.3 The Scrutiny Review Panel initially comprised of Councillors Mrs Maxine Callow JP, Paul Galley, Mrs Michelle Scott and Gerard Walsh. Councillor Jim Hobson was also a member until his appointment to the Executive in 2020, at which point he was replaced by Councillor Paula Burdess.
- 3.4 Councillor Paul Galley was elected Chair of the review panel at its first meeting on 29 October 2019 meeting.
- 3.4 A large amount of preparatory work was undertaken to identify the following key areas for consideration in the review:
- Can Channel Shift be expanded to cover more council services?
 - How effective the process of channel shift is.
 - Whether there is enough focus on the user. Has there been any user evaluation testing – is it effective from the public's point of view?
 - Has Channel Shift ensured that getting in touch with the Council is cheaper and more accessible for both residents and the Council?
 - How does it actually save money? How can be evidenced?
 - Does Channel Shift help deal with demand that there is other resource to support?
 - How can we make it as easy as possible to work with the Council whilst not putting residents at a disadvantage?
 - How can we ensure digital inclusion in terms of both access and skills?
 - Can we compare the Blackpool approach to best practice standard?
- 3.5 The review sought to come up with a series of recommendations that would improve the delivery of services, whilst building the resilience of residents. The review therefore looked at the existing methods of channel shift and then considered those departments where Channel Shift had not occurred in the Council and sought to identify recommendations for those areas.
- 3.6 Consideration was also given to how the Council engaged with the community and how engagement had changed as a result of the Covid-19 pandemic. The panel sought to reflect on what had been learnt during the pandemic and identify any issues such as digital inclusion (in terms of skills and access) and communication.

This review related to both of the priorities of the Council:

- The Economy: Maximising growth and opportunity across Blackpool
- Our Communities: Creating stronger communities and increasing resilience

4.0 Methodology

- 4.1 The Panel met ten times between 2019 and 2022 to gather evidence and make recommendations.
- 4.2 Members met with a number of Council officers from various services and the representatives of partner organisations such as Blackpool Coastal Housing Ltd, Enveco and the NHS.
- 4.3 Details of the meetings are as follows:

Date	Attendees	Purpose
29 October 2019	Councillors Galley, Mrs Callow, Mrs Scott, Walsh Steve Thompson, Director of Resources Louise Jones, Head of Benefits and Customer Services Sharon Davis, Scrutiny Manager	To consider an update on the progress of Channel Shift at Blackpool Council and to agree the review's scoping document.
21 January 2020	Councillors Galley, Mrs Callow JP, Hobson, Mrs Scott, Walsh Louise Jones, Head of Customer First and Benefits Tracy Greenhalgh, Head of Audit and Risk Mark McCree, Head of Libraries Vikki Piper, Housing Options Manager Chloe Shore, Community Engagement and Partnership Manager Kate Staley, Corporate Marketing and PR Manager Sharon Davis, Scrutiny Manager Jamie Sweet, Commissioning Project Manager, Fylde Coast CCGs	To discuss Channel Shift in relation to; <ul style="list-style-type: none"> • Community Engagement • Libraries • the Clinical Commissioning Group (CCG)
10 March 2020	Councillors Galley, Mrs Callow JP, Hobson and Mrs Scott Amanda Bate, CCG Sharon Davis, Scrutiny Manager Louise Jones, Head of Customer First	To discuss partnership working.
The review was placed on hold between March 2020 and March 2021 due to the Covid-19 pandemic		
2 March 2021	Councillors Galley, Burdess, Mrs Callow JP, Mrs Scott, Walsh Louise Jones, Head of Customer First and Benefits Chloe Shore, Community Engagement and	To re-scope the review to take account for the impact of the Covid-19 pandemic.

	<p>Partnership Manager Kate Staley, Corporate Marketing and PR Manager Sharon Davis, Scrutiny Manager John Greenbank, Senior Democratic Governance Adviser</p>	
13 April 2021	<p>Councillors Galley, Burdess, Mrs Callow JP, Mrs Scott, Walsh</p> <p>Louise Jones, Head of Revenues, Benefits and Customer Services Chloe Pieri, Manager, Community Engagement Kate Staley, Corporate Marketing and PR Manager Joceline Greenaway, Head of Life Events Sharon Davis, Scrutiny Manager John Greenbank, Democratic Governance Senior Adviser</p>	<p>To consider the service responses to the Channel Shift Questionnaire, meet with the Head of Life Events and consider the Communications Pathway Policy.</p>
26 May 2021	<p>Councillors Galley, Burdess, Mrs Callow JP, Mrs Scott, Walsh</p> <p>Louise Jones, Head of Revenues, Benefits and Customer Services Chloe Pieri, Manager, Community Engagement Lisa Arnold, Head of Parks, Leisure and Catering Services Kim Wood, Early Years and Childcare Sufficiency Manager Lyndsey Shorrocks, Acting Deputy Head of Communications and Engagement, CCG Sharon Davis, Scrutiny Manager John Greenbank, Democratic Governance Senior Adviser</p>	<p>To meet with the Head of Parks, Leisure and Catering Services, the officer responsible for the FYI Service and receive an update on the work of the Care Commissioning Group (CCG).</p>
15 July 2021	<p>Councillors Galley, Mrs Callow JP, Mrs Scott, Walsh</p> <p>Louise Jones, Head of Revenues, Benefits and Customer Services John Greenbank, Democratic Governance Senior Adviser</p>	<p>To review the evidence gathered so far, the list of potential recommendations and plan the remaining work needed to complete the review.</p>
20 January 2022	<p>Councillors Galley, Burdess, Mrs Callow JP, Walsh</p> <p>Louise Jones, Head of Revenues, Benefits and Customer Services Chloe Pieri, Manager, Community Engagement Sharon Davis, Scrutiny Manager John Greenbank, Democratic Governance Senior Adviser</p>	<p>To receive an update on work undertaken so far and agree the review's final meetings.</p>

22 February 2022	<p>Councillors Galley, Burdess, Mrs Callow JP, Mrs Scott, Walsh</p> <p>Tony Doyle, Head of IT Services Stephen Dunstan, Head of Resources, Blackpool Coastal Housing Ltd John-Paul Lovie, Waste Services Manager Paula Ramsay, Performance and Quality Manager, Enveco Louise Jones, Head of Revenues, Benefits and Customer Services Chloe Pieri, Community Engagement Manager John Greenbank, Democratic Governance Senior Adviser</p>	To meet with the Head of ICT and the Council's partners from Blackpool Waste Services Ltd (Enveco) and Blackpool Coastal Housing Ltd.
22 March 2022	<p>Councillors Galley, Burdess, Mrs Callow JP, Mrs Scott</p> <p>Louise Jones, Head of Revenues, Benefits and Customer Services Chloe Pieri, Community Engagement Manager John Greenbank, Democratic Governance Senior Adviser</p>	To agree the review's final recommendations.

5.0 Detailed Findings and Recommendations

5.1 What is Channel Shift

- 5.1.1 Channel Shift is the process by which organisations seek to encourage service users to access or interact with services via “channels” other than those to which they normally choose, such as in-person. Using new technologies to achieve this, while increasing access and community engagement is a key objective of Channel Shift at Blackpool Council.
- 5.1.2 Significant progress has been made in delivering Channel Shift as a means of managing the demand for Council resources allowing more focus to be placed on the delivery of services. Customer First has led this along with a number of other departments and the establishment of an Channel Shift Officers Group to help coordinate the process at the Council.
- 5.1.3 The Review Panel recognised that Channel Shift must not be confused with being a purely digital strategy, it should also look at the social contract between the Council and Blackpool’s residents, including community engagement, community involvement and partnership and social prescriptions. Therefore not all Channel Shift should be the moving of services to digital platforms but the diversification of means to engage with services to connect with as many people as possible.
- 5.1.4 A crucial part of engaging local people in Channel Shift is clear communication of its purpose and intent. As such the Review Panel agreed that consideration should be given to bringing all this work together under a recognisable brand name.

Recommendation One

That the Executive give consideration to identifying a brand name for Channel Shift that the public can clearly identify with.

5.2 FYI Directory and the visibility of Community Groups

- 5.2.1 The FYI Directory is an online resource bringing together information on Council and Health Care Services, along with links to community and social groups.
- 5.2.2 The directory has between five hundred and six hundred visits a month with Mental Health being the most searched for item. FYI allows those using it to find information on Children’s and Adult Social Services, support for young people, a directory of local trades, access to forms for services such as childcare and links to the Council’s library system. A ‘Browse Aloud’ function also allows those with special needs to access FYI and find services useful to them.
- 5.2.3 In order to ensure that information remained up to date listings are checked every six-months. The Panel recognised that the accuracy of information was important and

therefore recommended that the six-monthly check be undertaken more proactively than at the current time with email contact being made seeking confirmation from a group or services of their details. In the event that three emails were not responded to then the FYI Directory should remove the listing. This would ensure that residents could be confident that the information in the directory was reliable.

- 5.2.4 At its meeting with the officer responsible for the directory, Mr Kim Wood, Early Years and Childcare Sufficiency Manager, the Panel heard that improvements had been made to FYI in order to improve engagement and access. This had included making the directory appear less “corporate” and making it easier to use, including through the development of a mobile-friendly version, which was welcomed by the review panel.
- 5.2.5 For residents willing to get involved in community groups, the Panel noted that an opportunity existed to have a list of community groups working to clearly defined recognised best practice and in turn link them to a Get Involved agenda via the Council website or the directories of recognised partners such as Lancashire Volunteering Partnership and Our Lancs. This would create an “approved” list of groups in the same way the Council recognises “approved” lists of trade companies in the FYI Directory.
- 5.2.6 The Panel also expressed the view that consideration should be given to how to support the approved list of groups, if created, with support and guidance on how to write funding bids and governance. However recognising that there may be legal and resource implications the Panel opted to not make a recommendation to this effect.

Recommendation Two

Visibility of Services and Community Groups:

a) That the Executive give consideration to introducing a list of “approved” community groups, working to recognise operating and governance best practice. This should be accessible via the Council website or partner organisations.

b) That the FYI Directory take a pro-active approach to ensuring Groups’ records are up-to-date. It is suggested that to facilitate this a six monthly email confirming the details are correct should be sent out, if three of these emails are ignored then the page be removed.

5.3 Digital Blackpool

- 5.3.1 Digital Blackpool is a project that has sought to build on Blackpool’s digital infrastructure and deliver positive socio-economic outcomes for businesses and residents. Therefore in light of the positive work undertaken so far the Panel has made a recommendation to show its support for the ongoing work and its expansion across Blackpool.
- 5.3.2 As part of its discussions with Mr Mark McCree, Head of Libraries, the Panel heard of the work being undertaken through libraries to give residents access to online services and improve their digital skills.

- 5.3.3 The Panel expressed the view that the library service should be regularly promoted as a place for individuals who have poor digital skills to be digitally empowered via their pool of volunteers in order to open the digital door and deal with social isolation at the same time with cross marketing of the different social groups that now exist within our library service.
- 5.3.4 Therefore the Panel has made a recommendation asking that the Executive consider how to promote the use of libraries by residents, utilising existing resources such as the Library App, so that they can become digitally empowered. This would in turn allow them to access a wider range of resources available through libraries, such as newspapers and magazines.

Recommendation Three

Digital Blackpool:

- a) That the Review Panel supports the expansion of Digital Blackpool across Blackpool.**
- b) That the Executive investigate how the Council's libraries can be promoted as a place for individuals who have poor digital skills to be digitally empowered including using Digital Blackpool via the Library App and to train residents to use the libraries to access newspapers and magazines.**

5.4 Blackpool Council's Website

- 5.4.1 The Review Panel recognised that the Council's Website is the first point of contact with services for many residents and therefore represents an important forum for engaging with people.
- 5.4.2 In order to ensure that the information provided and the links between services promote engagement the Panel have made a recommendation seeking a review of the website.
- 5.4.3 Blackpool Council has a number of Wholly-Owned Companies (WOC) that assist in delivering policy objectives and services to residents. These include Blackpool Waste Services Ltd (Enveco) which is responsible for waste collection and environmental services in Blackpool and Blackpool Coastal housing Ltd, responsible for Blackpool's social housing stock. Along with the other WOCs, members of the Panel noted that there were few prominent links from the Council website to these companies.
- 5.4.4 As companies over which the council has significant control and which are important providers of services to residents, the Panel expressed the view that the lack of connectivity between the Council's website and the WOCs made this relationship unclear to members of the public. Therefore in the interest of clarity and to promote the concept of a "one-council ethos", where all services and connected bodies are working together to achieve joint aims across Blackpool, that the relationship between WOCs and the Council be made clear and the inclusion of links from the website to WOCs webpages be considered.

- 5.4.5 Opportunities for residents to “Get involved” were also noted to be lacking on the website. The Panel noted in its discussions with various officers, including those from waste and the parks services, that there were numerous schemes that sought to engage residents in activities such as street cleaning and park community groups and that these could be better promoted and reflected more through appropriate use of the website.
- 5.4.6 As part of any review of the website the Panel would also like to ask that consideration be given to how residents can be engaged and their views sought on service improvement. It was considered that it would be beneficial have a part of the website specifically where residents are encouraged to express their views and make suggestions for improvements to services.

Recommendation Four

That the Council’s website be reviewed as follows:

- a) That links to the Council’s Wholly-Owned Companies be added to the website’s homepage to create a “one-council” ethos, making the relationship between the Council and companies clear.**
- b) That consideration be given to having links next to Council services’ information on the website, e.g. Waste, with "you may be interested in" ways to get involved.**
- c) That an online pathway be developed for residents to suggest ideas on improving a service.**
- d) That once a brand name has been created, it is recommended that the media strategy under the new brand should regularly showcase services achievements in respect of Channel Shift with details of before and after of completed projects, to demonstrate the how a project makes a differences to residents.**
- e) A review to overhaul the Blackpool Parks webpage be undertaken to ensure that information is up-to-date and interactive with ways for people to "Get Involved" with an approved Park Community Group being promoted on each Park page where applicable.**

5.5 Blackpool Coastal Housing Ltd

- 5.5.1 Blackpool Coastal Housing Ltd (BCH) is the operator of the Council’s former social housing stock and one of its WOCs. As such it operates across Blackpool and engages with a wide variety of residents. At its February 2022 meeting the Panel met with Mr Stephen Dunstan, Director of Resources at BCH and discussed the process of Channel Shift underway at the company.
- 5.5.2 The Panel noted that the booking of community centres operated by BCH was undertaken primarily through a single officer. This had meant that it was difficult for groups to access this community resource. The Panel has therefore asked that a booking system for community centres operated by BCH be established. The Panel has recommended that it also be promoted to improve access for community groups and third sector organisations and that BCH promote the activity at each centre via their

- website to cross promote and show clear commitment to the corporate social responsibility.
- 5.5.2 The pathways between BCH and other services were also considered by the Panel. BCH has dedicated staff who work to prevent residents from falling into crisis. This involves working with partner organisations such as the Council, Police and charitable organisations to ensure that there is wrap-around support provided to those in need. Noting that Anti-Social Behaviour (ASB) can be an important indicator of those in need, the Panel made a recommendation highlighting the need for a holistic multi-agency approach to assisting individuals linking them to the necessary services.
- 5.5.3 The holistic approach should include a list of all the services and community groups and their support links being provided to BCH's anti-social behaviour service on an ongoing basis giving them opportunities to defuse situations and prevent people falling into crisis by encouraging residents to “get Involved” in community activities where possible. This could be personalised so that staff working with residents displaying ASB take a holistic approach working with the resident to link them in to any suitable community groups and support organisations recognising that ASB can be part of a larger picture of frustration and need in Blackpool.

Recommendation Five

That Blackpool Coastal Housing Ltd be requested to consider:

a) That the online booking of community centres operated by BCH be promoted to improve access for community groups and third sector organisations and that BCH promote the activity at each centre via their website to cross promote and also show clear commitment to Corporate Social Responsibility.

b.) That BCH staff working with residents with ASB adopt a holistic approach working with the resident to link them into community groups and support organisations, recognising that ASB can be part of a larger picture of frustration/need.

5.6 Staff Suggestions

- 5.6.1 The views and experiences of staff operating across the Council's services were recognised by the Panel as an important source of ideas for improvements to the way departments operate.
- 5.6.2 Although it was noted that an Ideas Box exists on the Council internet hub, awareness of it and its use among staff was poor. Therefore it is recommended that the Ideas Box be promoted on a regular basis and Council Owned companies be allowed to participate where possible. This should also include promotion by the Officer Channel Shift Group whose advice on new projects could be sought at the design stage to best include channel shift opportunities.

Recommendation Six

The staff suggestion box on the intranet Hub be enhanced to allow the sharing of ideas of best practice rather than purely a form to submit ideas. This would also allow for success stories to be promoted and communicated across Council services.

5.7 The NHS in Blackpool

- 5.7.1 As part of the review the Panel met with members of Blackpool and the Fylde Coast Clinical Commissioning Group (CCG) to discuss Channel Shift with the NHS in Blackpool and its links to Council Services.
- 5.7.2 Channel shift within the NHS had been regarded as a digital exercise but the Covid-19 pandemic had highlighted issues of digital inclusion which had driven work to develop better ways of engaging with communities. As a result of this the CCG had made important contacts within harder to reach communities during Covid-19 to ensure that their health needs were met. The importance of maintaining these contacts post-Covid, had also been recognised.
- 5.7.3 The Panel also discussed Green Social Prescribing and heard that the Council was looking to expand its social prescribing programme. This included work with community groups such as the Friends of Kincaig Lake who had developed a pond trail to support the programme.
- 5.7.4 Consideration was also being given to the integration of the NHS's EMIS system with the Council's systems, so that GPs could monitor the progress of individuals referred to the social prescribing programme. An integrated system would also allow the sharing of other health information between partners and had been successfully undertaken elsewhere in the UK.
- 5.7.5 A recommendation had therefore been made that the potential of integrating EMIS system and the Council's systems be explored.

Recommendation Seven

To explore the potential for integrating the NHS's EMIS system and the Council's systems so that GPs can monitor the progress of individuals referred to the social prescribing programme.

5.8 ENVECO

- 5.8.1 Enveco is the operating name for the Council's WOC Blackpool Waste Services Ltd. The company is responsible for domestic waste collection and various environmental services within Blackpool. Channel Shift at Enveco has included new technology in waste collection vehicles and improved reporting pathways to highlight areas such as fly-tipping.

- 5.8.2 During its discussions with John-Paul Lovie, Waste Services Manager and Paula Ramsay, Performance and Quality Manager, Enveco, the Panel heard in addition to the Channel Shift work to improve waste collection and environmental services that during the Covid-19 Pandemic luggage labels on residents on bins had been used to share important information.
- 5.8.2 Although no longer used for sharing Covid related information, opportunity existed for the continued utilisation of these labels. The Panel was informed that information could be targeted to a specific area or community in Blackpool or could be applied across the town. This was recognised as a useful and innovative way of communicating with residents that could be used by any Council service for a small fee. Despite this the Panel understood that many services were unaware of the labels or how they could be used.
- 5.8.3 In order that the labels be utilised to their fullest potential the Panel has therefore made a recommendation that they be promoted to all the Council's services, highlighting how they can be used and targeted at residents.

Recommendation Eight

That the luggage label information service on residents' bins be promoted to council departments as a method of engaging with the community, highlighting that this service can be targeted at certain locations or town wide for a reasonable price.

5.9 Community Engagement

- 5.9.1 The Panel as part of its considerations was made aware of a model of community engagement operated by Vancouver City Council in Canada. This model utilises their website to engage and link residents to community projects and opportunities to get involved in activities across the city. The Panel believes that a similar approach could be adopted in Blackpool.
- 5.9.2 Blackpool Council operates a number of schemes that seek to engage residents and get them to take ownership of issues in their community, such as Adopt An Alleyway. A recommendation has therefore been made asking the Executive to explore opportunities for residents to "get involved" based on the Vancouver City Council model.
- 5.9.3 In order that the opportunities to "get involved" be communicated to as many residents as possible the Panel is recommending that a residents' newsletter be developed. This could be used to highlight opportunities to get involved in schemes such as Adopt An Alleyway, and provide information on success achieved by projects and schemes that are underway.
- 5.9.4 A staff newsletter has been developed through the communications team since the review began. This was welcomed by the Panel and noted as a method to positively engage staff and inform them of the work being undertaken elsewhere in the Council. However the Panel felt that there remained potential to expand the newsletters' scope to allow teams to promote their activities and successes as well as requests for help and had therefore made a recommendation to this effect.

Recommendation Nine

That the Executive explore the opportunities for residents to get involved, based on the model operated by Vancouver City Council, including the possibility of schemes such as Adopt a Drain, Adopt an alleyway, Become a litter picker and Neighbourhood Clean-up Party.

Recommendation Ten

In relation to the Staff and Residents Newsletter that the Executive give consideration to:

a) That the staff newsletter be expanded to include examples of community engagement success stories. This could also be included with a new section on the staff hub.

b) That in addition to the staff newsletter a monthly newsletter for residents be developed to promote “Get Involved” activities.

5.10 The future of Channel Shift in Blackpool

5.10.1 Throughout the scrutiny review the Panel has sought to hear from as broad a range of services both within and partners of Blackpool Council. This has led to the recommendations made above to improve the processes already in place and promote channel shift to the community going forward.

5.10.2 Despite this the Panel has been, due to the pressures created by the Covid-19 pandemic, unable to consider the process of Channel Shift in the Children Services and Adult Services departments of the Council.

5.10.3 As departments responsible for the delivery of significant services to residents of Blackpool the Panel has asked that it be emphasised that future scrutiny of Channel Shift in these areas be undertaken as soon as is possible. This will be to ensure that a consistent and holistic approach is taken across the Council to Channel Shift and delivering maximum benefits to Blackpool’s residents.

6.0 Financial and Legal Considerations

6.1 Financial

6.1.1 Existing staffing and digital resources can, in the main, be utilised to deliver many of the recommendations with costs met from existing budgets. However, the delivery of Digital Blackpool (Recommendation 3) will require additional investment to expand the pilot across Blackpool. Delivery may therefore be reliant on external funding bids to meet costs.

6.1.2 Whilst the recommendation is to explore the integration between the NHS EMIS and Council systems (Recommendation 7) if it was ultimately determined that it should proceed then there will be cost implications which would need to be addressed. These could potentially be met through reduced administration costs arising from the integration.

6.2 Legal

6.2.1 There are no legal implications arising from the recommendations made in this report.

6.2.2 However the Council's statutory obligations, in particular data protection, should be adhered to in the event that the recommendations are adopted.

Channel Shift Scrutiny Action Plan

Recommendation	Cabinet Member's Comments	Rec Accepted by Executive?	Target Date for Action	Lead Officer	Committee Update	Notes
Recommendation One That the Executive give consideration to identifying a brand name for Channel Shift that the public can clearly identify with.						

Recommendation	Cabinet Member's Comments	Rec Accepted by Executive?	Target Date for Action	Lead Officer	Committee Update	Notes
<p>Recommendation Two</p> <p>Visibility of Services and Community Groups:</p> <p>a) That the Executive give consideration to introducing a list of “approved” community groups, working to recognise operating and governance best practice. This should be accessible via the Council website or partner organisations.</p> <p>b) That the FYI Directory take a proactive approach to ensuring Groups’ records are up-to-date. It is suggested that to facilitate this a six monthly email confirming the details are correct should be sent out, if three of these emails be ignored then the page be removed.</p>						

Recommendation	Cabinet Member's Comments	Rec Accepted by Executive?	Target Date for Action	Lead Officer	Committee Update	Notes
<p>Recommendation Three</p> <p>Digital Blackpool:</p> <p>a) That the Review Panel supports the expansion of Digital Blackpool across Blackpool.</p> <p>b) That the Executive investigate how the Council's libraries can be promoted as a place for individuals who have poor digital skills to be digitally empowered including using Digital Blackpool via the Library App and to train residents to use the libraries to access newspapers and magazines.</p>						

Recommendation	Cabinet Member's Comments	Rec Accepted by Executive?	Target Date for Action	Lead Officer	Committee Update	Notes
<p>Recommendation Four</p> <p>That the Council's website be reviewed as follows:</p> <p>a) That links to the Council's Wholly-Owned Companies be added to the website's homepage to create a "one-council" ethos, making the relationship between the Council and companies clear.</p> <p>b) That consideration be given to having links next to Council services' information on the website, e.g. Waste, with "you may be interested in" ways to get involved.</p> <p>c) That an online pathway be developed for residents to suggest ideas on improving a service.</p>						

Recommendation	Cabinet Member's Comments	Rec Accepted by Executive?	Target Date for Action	Lead Officer	Committee Update	Notes
<p>d) That once a brand name has been created, it is recommended that the media strategy under the new brand should regularly showcase services achievements in respect of Channel Shift with details of before and after of completed projects, to demonstrate the how a project makes a differences to residents.</p> <p>e) A review to overhaul the Blackpool Parks webpage be undertaken to ensure that information is up-to-date and interactive with ways for people to "Get Involved" with an approved Park Community Group being promoted on each Park page where applicable.</p>						

Recommendation	Cabinet Member's Comments	Rec Accepted by Executive?	Target Date for Action	Lead Officer	Committee Update	Notes
<p>Recommendation Five</p> <p>That Blackpool Coastal Housing Ltd be requested to consider:</p> <p>a) That the online booking of community centres operated by BCH be promoted to improve access for community groups and third sector organisations and that BCH promote the activity at each centre via their website to cross promote and also show clear commitment to Corporate Social Responsibility.</p> <p>b.) That BCH staff working with residents with ASB adopt a holistic approach working with the resident to link them into community groups and support organisations, recognising that ASB can be part of a larger picture of frustration/need.</p>						

Recommendation	Cabinet Member's Comments	Rec Accepted by Executive?	Target Date for Action	Lead Officer	Committee Update	Notes
<p>Recommendation Six</p> <p>The staff suggestion box on the intranet Hub be enhanced to allow the sharing of ideas of best practice rather than purely a form to submit ideas. This would also allow for success stories to be promoted and communicated across Council services.</p>						
<p>Recommendation Seven</p> <p>To explore the potential for integrating the NHS's EMIS system and the Council's systems so that GPs can monitor the progress of individuals referred to the social prescribing programme.</p>						

Recommendation	Cabinet Member's Comments	Rec Accepted by Executive?	Target Date for Action	Lead Officer	Committee Update	Notes
<p>Recommendation Eight</p> <p>That the luggage label information service on residents' bins be promoted to council departments as a method of engaging with the community, highlighting that this service can be targeted at certain locations or town wide for a reasonable price.</p>						
<p>Recommendation Nine</p> <p>That the Executive explore the opportunities for residents to get involved, based on the model operated by Vancouver City Council, including the possibility of schemes such as Adopt a Drain, Adopt an alleyway, Become a litter picker and Neighbourhood Clean-up Party.</p>						

Recommendation	Cabinet Member's Comments	Rec Accepted by Executive?	Target Date for Action	Lead Officer	Committee Update	Notes
<p>Recommendation Ten</p> <p>In relation to the Staff and Residents Newsletter that the Executive give consideration to:</p> <p>a) That the staff newsletter be expanded to include examples of community engagement success stories. This could also be included with a new section on the staff hub.</p> <p>b) That in addition to the staff newsletter a monthly newsletter for residents be developed to promote "Get Involved" activities.</p>						

This page is intentionally left blank

Report to: **SCRUTINY LEADERSHIP BOARD**

Relevant Officer: Mrs Sharon Davis, Scrutiny Manager

Date of Meeting: 13 July 2022

SCRUTINY COMMITTEE WORKPLANS

1.0 Purpose of the report:

1.1 To consider the workplan of the Scrutiny Leadership Board and of the Scrutiny Committees and identify any further areas requiring scrutiny.

2.0 Recommendation(s):

2.1 To approve the Scrutiny Leadership Board's workplan adding or amending any items as required.

2.2 To consider an update from each of the Scrutiny Chairs on the workplans of the three scrutiny committees, identifying any comments on their contents for further consideration.

2.3 To request and consider a verbal report from the Audit Committee Chair regarding areas of work identified for scrutiny consideration.

3.0 Reasons for recommendation(s):

3.1 To ensure the Board carries out its role in monitoring the work of the whole scrutiny function.

3.2 Is the recommendation contrary to a plan or strategy adopted or approved by the Council? No

3.3 Is the recommendation in accordance with the Council's approved budget? Yes

4.0 Other alternative options to be considered:

4.1 None.

5.0 Council priority:

5.1 The relevant Council priorities are:

- The economy: Maximising growth and opportunity across Blackpool
- Communities: Creating stronger communities and increasing resilience.

6.0 Background information

6.1 The revised workplan of the Scrutiny Leadership Board is attached at Appendix 7(a) for Members' consideration.

Each of the Scrutiny Committees had now held a workplanning workshop to consider their workplans for the new Municipal Year. The revised workplans are attached to the agenda for consideration.

6.2 Does the information submitted include any exempt information? No

7.0 List of Appendices:

7.1 Appendix 7(a): Scrutiny Leadership Board Workplan
Appendix 7(b): Adult Social Care and Health Scrutiny Committee Workplan
Appendix 7(c): Children and Young People's Scrutiny Committee Workplan
Appendix 7(d): Tourism, Economy and Communities Scrutiny Committee Workplan

8.0 Financial considerations:

8.1 None specific to this report.

9.0 Legal considerations:

9.1 None specific to this report.

10.0 Risk management considerations:

10.1 None specific to this report.

11.0 Equalities considerations:

11.1 None specific to this report.

12.0 Sustainability, climate change and environmental considerations:

12.1 None specific to this report.

13.0 Internal/external consultation undertaken:

13.1 None specific to this report.

14.0 Background papers:

14.1 None.

Scrutiny Leadership Board Workplan 2022/2023

13 July 2022 Formal Committee meeting	<ol style="list-style-type: none"> 1. Corporate Performance Indicator data (Q3 and End of Year) 2. Provisional Revenue Outturn Report 3. Financial Inclusion Strategy 4. Channel Shift Scrutiny Review Final Report 5. Scrutiny workplans
12 October 2022 Formal Committee meeting	<ol style="list-style-type: none"> 1. Corporate Financial Performance Monitoring 2. Corporate Performance Indicator data (Q1) 3. Green and Blue Infrastructure Strategy update 4. Scrutiny workplans
7 December 2022 Informal meeting	<ol style="list-style-type: none"> 1. Finance/Budget 2023/2024 discussion
18 January 2023 Informal meeting	<ol style="list-style-type: none"> 1. Capital and Revenue budgets/Budget scrutiny
March 2023 Formal Committee meeting	<ol style="list-style-type: none"> 1. Corporate Financial Performance Monitoring 2. Corporate Performance Indicator data (Q2) 3. Channel Shift Scrutiny Review – update on the implementation of recommendations

This page is intentionally left blank

Adult Social Care And Health Scrutiny Committee Work Plan 2022-2023	
23 June 2022	<ol style="list-style-type: none"> 1. CCG End of year performance 2. Blackpool Teaching Hospitals Trust/CCG: Overview report addressing progress made with patients waiting more than 52 weeks, long covid and the use of 111. 3. Delayed discharges as agreed in December 2021 including an update on reducing delays and care plan issues 4. Adult Services – complete service overview. Also to include financial performance. 5. Initial Response Service – update on the development of the service.
6 October 2022	<ol style="list-style-type: none"> 1. Impact of alcohol during lockdowns levels of alcohol consumption, deaths related to alcohol, the role of the new Alcohol Lead (and details of the strategic needs assessment they are developing), how services can be target at women (it was noted that uptake among women is traditionally very low) and what sobriety services are available. 2. North West Ambulance Services – comprehensive performance report. 3. Smoking cessation new model application and impact. 4. Maternity Services fully comprehensive report on the performance of Maternity Services in Blackpool
Special meeting TBC September/October 2022	<p>Mental Health Services</p> <p>As agreed at the meeting on 28 September 2021, following the update on the CQC inspection outcomes in March 2022 a full detailed progress report on mental health services to be provided to a special meeting to which the full partnership will be invited to attend.</p>
10 November 2022	<ol style="list-style-type: none"> 1. CCG Mid year performance update/Update on new Place Based Partnership/ICB 2. Adult Services update 3. BSAB Workplan to receive an update on the work of the BSAB 4. Update on Meals on Wheels Scrutiny Review Recommendations
26 January 2023	<ol style="list-style-type: none"> 1. Update on Supported Housing Scrutiny Review Recommendations 2. Adult Services update 3. Enhancing the Stroke Network update on actions taken and recruitment. 4. Response to Multiple Disadvantage 5. Drug Related Deaths Scrutiny Review final update on recommendations.
TBC June 2023	<ol style="list-style-type: none"> 1. CCG End of year performance 2. Final report on Drug Related Deaths Scrutiny Review Recommendations 3. Blackpool Safeguarding Adults Annual Report 2022/23 4. Adult Services

Scrutiny Review Work	
Ongoing	Dentistry and oral health ensuring adequate and accessible provision in the town. Care during the pandemic and impact on provision. Recovery. (NHS England).
14 September 2022	Pathology Collaboration Briefing update
TBC November 2022	Dementia – Provision of services/dementia friendly, impact of increasing diagnosis, support services on offer, long term impact of pandemic (dementia groups to be invited).
December 2022	Healthy Weight Scrutiny Review - Firstly to review the recommendations in light of the time passed since the review was approved. Secondly to consider progress of recommendations and impact of the pandemic on the issues identified in the report.
TBC	Scrutiny review of population health management to also include long covid.

Children and Young People's Scrutiny Committee - Work Plan 2022/2023	
30 June 2022	<ol style="list-style-type: none"> 1. Children's Social Care Improvement – To receive a report on the number of children and young people who are re-referred back into the social care system following discharge. 2. Young Inspectors – To receive an update on the work of the Young Inspectors. 3. Oracle Building Update – To receive an update on SEND provisions at the Oracle building. 4. Literacy Strategy Update – To receive an update on the implementation of the Literacy Strategy. 5. SEND Strategy – To receive the final version of the SEND Strategy. 6. CYP Workplanning – To receive the scoping documents for the Mental Health for Young Men and Suicide Prevention Review and Young People classed as NEET Review.
22 September 2022	<ol style="list-style-type: none"> 1. Early Help Strategy – To receive a report on partnership working with the Police, Health and Schools. 2. Youth Justice Update – To receive an update on the work of the Youth Justice Team. 3. Nutrition of School Meals and Chef's Academy – To receive a report on the nutritional value of school meals and information on Chef's Academy. 4. HeadStart Final Report – To receive HeadStart's final report. 5. Early Years Funding – To receive information on funding for Early Years. 6. Education/SEND – To receive information on the impact of the pandemic on early language and speech development. 7. CSAP Annual Report – To consider CSAPs annual report. 8. Corporate Parent Panel Annual Report – To receive the Corporate Parent Panel's Final Report
17 November 2022	<ol style="list-style-type: none"> 1. Better Start – To receive an annual update on the work of Better Start and the development of the Communication Strategy. 2. Literacy Strategy Update – To receive an update on the implementation of the Literacy Strategy. 3. Schools Response to the Pandemic Scrutiny Review – Recommendation monitoring and the impact of the pandemic on pupil attainment. 4. PSHE Programme – To consider details of the Personal, Social and Health Education programme offered in schools, with particular emphasis on raising awareness of coercive relationships. 5. Library Service – To receive a report on the Library Service.
2 February 2023	<ol style="list-style-type: none"> 1. Children's Social Care Update – To receive the findings of the Department for Education Care Review launched in January 2021. 2. Youth Justice Update – To receive an update on the work of the Youth Justice Team. 3. Children's Social Care Medium Term Financial Strategy – To review the proposed MTFS. 4. Thrive Model Update – To receive an update on the work of the Thrive model introduced into schools in September 2022. 5. Youth Provision Review Update – To receive an update on the implementation plan from the review of Youth Provision in Blackpool.
June 2023 TBC	<ol style="list-style-type: none"> 1. Literacy Strategy Update – To receive an update on the implementation of the Literacy Strategy.

Scrutiny Review Work	
2022	<p>Mental Health Support for Young Men (aged 16-25) and Suicide Prevention Services A joint scrutiny review with the Adult Social Care and Health Scrutiny Committee. To include further information on the Elliot's House project and the links between self-harm and suicide rates.</p>
2022	<p>Catch-Up/Recovery Premium Spend Review To review how Blackpool schools have spent their Catch-up/Recovery premium funding from the government to consider if the funding has been utilised to ensure that children are able to catch-up any lost learning caused by the pandemic.</p>
2022	<p>Young People classed as Not In Employment, Education or Training (NEET) To consider this cross-cutting issue which disproportionately affects vulnerable young people. To include the potential impact of the Covid-19 pandemic on training/employment opportunities for young people, as well as considering the breadth of the offer in Blackpool and whether young people are adequately directed to available opportunities.</p>
Post-September 2022	<p>Mental Health and Wellbeing in Schools To review the provisions within schools to support the mental health and wellbeing of pupils. Potential link to SEND target of: <i>'Children and young people with SEND to enjoy good physical and mental health and wellbeing emotional health.'</i></p>
TBC	<p>SEND Review Recommendations To consider the response to the recommendations from the SEND Review undertaken by Ofsted and the Care Quality Commission. It was noted that the Council had received one recommendation and the NHS four.</p>
TBC	<p>Looked After Children in Blackpool – Children's Homes Consideration of the viability of Council-run children's homes.</p>

Tourism, Economy and Communities Scrutiny Committee - Work Plan 2022-2023	
29 June 2022	<ol style="list-style-type: none"> 1. Leisure Services Annual Report 2. Engagement of Consultants Annual Report 3. Climate Emergency Update – Steps taken following declaration of Climate Emergency in Full Council July 2019 and the outcome of the Climate Assembly. 4. Public Rights of Way Update – To update the Committee on progress with work on Blackpool’s Public Rights of Way.
28 September 2022	<ol style="list-style-type: none"> 1. Tourism Performance - To include details of tourism performance in Blackpool and Business Tourism. 2. Town Centre Regeneration Update - To include information on the progress and forecast for current and planned regeneration projects, the use of BID funding and how these will support job creation in the town. 3. Regeneration Outside of the Town Centre – To include information on regeneration projects outside of the Town Centre, to identify any areas for additional scrutiny. 4. Customer Feedback Annual Report 5. Arts and Culture Update – To update the Committee on progress with work to develop a Cultural Plan for Blackpool
23 November 2022	<ol style="list-style-type: none"> 1. Car Parking Annual Report 2. Housing and Homelessness Update – To include information on the implementation of the recommendations of the Housing and Homelessness Scrutiny Review Panel. 3. Climate Emergency Update – Update on work being undertaken to meet the Council’s declaration of Climate Emergency. 4. Illuminations Update – Update on work undertaken to deliver the Illuminations.
8 February 2023	<ol style="list-style-type: none"> 1. Waste Services Annual Report – To consider the annual report from Waste Services. 2. Flood Risk Annual Report – To receive the annual report in relation to flood risk. 3. Bathing Water Quality Annual Report – To receive an annual report in relation to bathing water quality. 4. Community Safety Partnership – To undertake the annual review of the Community Safety Partnership
21 June 2023	<ol style="list-style-type: none"> 1. Town Centre Regeneration Update To include information on the progress and forecast for current and planned regeneration projects, the use of BID funding and how these will support job creation in the town. 2. Tourism Performance - To include details of tourism performance in Blackpool and Business Tourism. 3. Parks and Green Environment Annual Report 4. Climate Emergency - Update on work being undertaken to meet the Council’s declaration of Climate Emergency.

Scrutiny Review Work	
January 2023	Community Safety Partnership – To consider the CSP Annual Report and performance of the Community Safety Plan.
November 2022	Community Safety Plan Priority – To receive an update on performance against the road safety priority.
October 2022	Levelling Up – To receive a report on the use of Levelling Up fund in Blackpool.
2022-23 (Committee Update due September 2022)	Arts and Culture Scrutiny Review – An ongoing review of the recovery of the arts and culture sector in Blackpool following Covid-19.
Starts July 2022	Temporary Holiday Accommodation in Blackpool – To consider the scope and scale of temporary holiday accommodation in Blackpool and its impact on communities and tourism.
November 2022	CCTV Scrutiny - Details of work being undertaken in relation to the second stage of CCTV infrastructure development in Blackpool.
TBC 2022	Town Centre Strategy - To consider the development of the Town Centre Strategy and Action Plan.

Future Work:

Air Quality Strategy policy development scrutiny of the draft strategy.

Electric Vehicle Strategy – To consider the development of an EV Strategy for Blackpool.