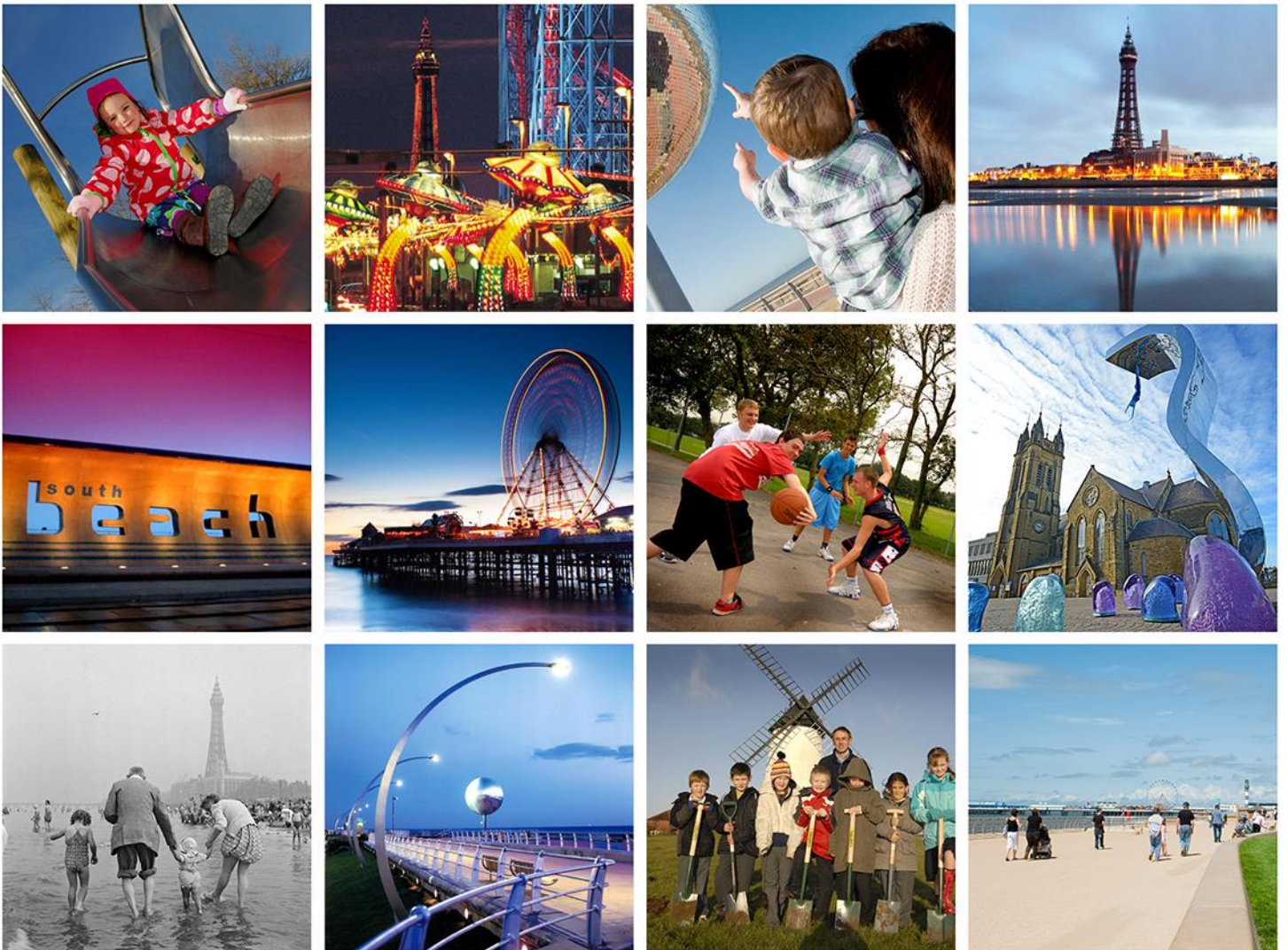


Financial Inclusion Strategy

2022-2027



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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.

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