**Focus on Financial Vulnerability – Stakeholder Consultation and Feedback (July 2018)**

Nottingham City Council is conducting a Strategic Commissioning Review to inform planning of the system of support, advice and guidance available to help people in the City who are experiencing poverty or at risk of financial difficulty.

As part of this work, a stakeholder workshop and online survey have recently been hosted to better improve our understanding of financial difficulty in the City. Responses were across a range of areas and have been grouped together into a number of themed areas below.

These comments will be used by the Council and its partners to help identify further opportunities to help people in the City and to put our resources to the best use.

1. **Who is at risk?**

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| *Everyone**Unemployed people**‘Underemployed’ people**Families with young children / single parents**Migrants, those affected by immigration and/or language issues**People with mental ill-health**IT literacy**Substance misuse**Housing / homelessness**Others* | * Could be anyone who is at risk from financial shock
* Everyone – if people get less in benefit, Council gets less
* Losing services affects everybody
* Everyone is at risk
* Hostile environment makes more difficult to stay financially resilient
* Over 50s in unemployment market out number 18-24 x 3-1
* Long-term unemployed
* Young people – employment support
* Young people
* Single people on income based JSA or assessment phase ESA, especially those under 25.
* People in work can be as equally as bad off as people on benefits
* Underemployed
* Support services are there for unemployed – but not underemployed
* People with low academic achievement
* Benefit claimants – people not being paid on time
* Single parent families
* Single parent households
* Children – especially in more than 2 children households
* People with young children moving into education system
* 30 hours of funding does not cover childcare
* No recourse to public funds
* Those with language barriers
* Emerging communities
* People from abroad
* Clients at Refugee Forum – understanding UK systems. Immigration issues e.g. Windrush.
* Mental health
* People with mental health issues – pre-existing condition stops job seeking
* People who don’t know how to access services, those not digitally aware
* Non IT literate (over 50s)
* People who misuse drugs or alcohol
* With addiction issues
* People in private rental accommodation: costs, insecurity and costs of moving
* Homeless
* Sofa surfers
* NCH tenants (working age benefit claimants) 12,000
* Low financial capability
* People in debt
* People with no family / support network
* Disabled
* Organisations working with vulnerable people
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1. **Funding**

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| *Collaborative approach**Other* | * We need to take a joint / collaborative approach to applying for larger pots of funding.
* Bid writing should join up services.
* May need a joint approach to funding buy not lose local specialisms.
* Lots of smaller community funding available but in small amounts and lots of criteria that have to be met.
* Links need to be made to STP
* Look at Social Impact Bonds. Extra sources of funding?
* Funding for financial education. Financial Resilience Steering Group has brought in some funding in the past.
* Assigning a worker to scan for funding opportunities.
* Including the commercial sector.
* Leveraging other funding – advice sector do this already.  Need to be cautious.  This type of funding can be short term and insecure.  Also, the emphasis is often on “new” and “innovative” projects, whereas we need to secure long term stable funding for core activity.
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1. **Approach to joined up working**
* Embed financial advisory services within housing/employment/health/crime
* Embed employability & financial advice (2 way)
* Some services meet practical need or provide employment support and signpost to advice services. It would be better if local community projects could offer all of these services in one place.
* NCC parking and enforcement does not accept reasonable offers which exacerbates problems.
* Work with banks to get advice agency representations/drop ins within banks. Plus advice on pensions and financial products.
* Engage with faith groups – Discussion with Southwell Diocese and community cohesion groups.
* Discussion with Adult Social Care around how financial vulnerability is considered when delivering services.
1. **Communications strategy**

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| ***Comms for citizens****Raise awareness**Promote skills**Promote services**Other* | * Warning re high cost loans and credit / weekly payment schemes / doorstep lending / loan sharks.
* Reduce stigma of asking for advice on finances. Wealthy people get financial advice.
* Information on financial capability.
* This is where information is to help yourself around benefits, housing, debt, employment etc.
* A high profile, on-going publicity campaign on services that help around money, to be rolled out in the city and within neighbourhoods. It should use multiple methods. The Money and Work page on the Ask Lion website should also be linked in to this. Publicity needs to be delivered in such a way that it ‘normalises’ the concept of getting help with money.
* Short campaign in targeted area?
* How to get a simple bank account.
* Best prices on utilities.
* Culture change – Make do and mend.
* Behaviour change.
* Not just electronically.
* Accessing all entitled benefits.
* Communications for emerging communities (eastern European).
* High profile campaign to increase awareness and understanding of high cost credit versus more affordable sources rolled out. To be effective, both city-wide and within individual neighbourhoods. Also increased access to affordable credit sources in the city.
* Impact of universal credit and how to mitigate risks.
* The presentation clearly recognises that those in greatest need are not accessing the support available form statutory/mainstream services and offers the solution of expensive awareness campaigns. These do not reach those in the greatest need. The most disadvantaged people do not trust those in authority and will therefore dismiss whatever they offer. There is a need to build trust, this can only be done by utilising the very available resource of local volunteers to build trust and provide local support networks that are community led.
* How best to save.
* Budgeting skills.
* Info on advice services.
* Locations of public computers and support (Universal Credit).
* Where to go for advice (Publicising Ask Lion).
* Helpful money saving services e.g. switch & save
* Raise awareness of Credit Union.
* Benefit calculator.
* Locations of food banks.
* Widely available information about places like Arches that can provide free white goods & foodbanks & bank criteria for opening bank accounts.
* A Nottingham, city-wide Facebook page on money help should be developed, with possible links to local area specific pages.
* IT access and usage for UC
* Hold educational workshops/surgeries within school hours to ensure attendance – flexible arrangements.
* What are all the City Council channels for communications?
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| *Communications for frontline staff* | * This is why financial vulnerability and poverty is important to your cohort of service users.
* This is how to access advice services.
* These are the benefits of advice services
* Campaign – Advice services raised £19m in additional benefits and managed £4.2m of debt for Nottingham citizens
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1. **Work with private companies, including around coordinating corporate social responsibility strategies.**
* Link with D2N2 to discuss regional approach to CSR policies.
* Scope to re-run ‘summit’ event with key City businesses
* Target businesses with related interests (e.g. financial institutions)
* Consider both financial resources and expertise
1. **Develop ‘Ask Lion’ website with financial resilience landing page**

Institute a working group to develop / identify content for Ask Lion to include:

* Advice on prioritising debt and negotiating with creditors
* Advice on budgeting skills
* Information about training for citizens on financial resilience
* Information about the credit union
* Warnings re high cost credit / doorstep lending, loan sharks
* Information on where to turn if you are being financially abused
* Advice on benefits
* Benefit calculator
* Overview of services, what they deliver, where they are based and how to contact them
* Links to Advice Nottingham website
1. **Improving advice services**
* Partnership working/pooling resources e.g. training/location.
* Harnessing expertise in the advice sector around what works.
* More synergy between VCS advice and WRS.
* Advice services are not in control of the environment which they work. Advice services having more of a voice about the way things work. Influence strategy.
* The gaps in advice relate to matters such as immigration and employment for which there is no funding.
* Advice services to identify inefficiencies in the system and put forward solutions.
* Develop SMART ways of working to get more for less.
* Review our systems & processes.
* Do we just focus on casework for vulnerability?
* Do we triage in the same way across all advice services? If we took a unified approach could we improve capacity?
* Cuts will impact negatively on the capacity of already struggling advice services.
* Do we know if assisted information works? How might we check?
* Could specialist benefits advisors increase access to welfare? Take a sales based outreach approach to increasing benefit uptake?
1. **Housing**
* Homelessness is directly affected by this agenda.
* Landlords unwilling to let (although concessions for Private Rented Sector landlords & Housing Benefit claimants).
* Link to homelessness strategy.
* Poor quality housing, often in the private rented sector, is often in a poor state of repair generally and very energy inefficient meaning that tenants are faced with expensive gas and electricity bills. This often leads to debt or 'self-disconnection' where householders will ration their fuel use in order to avoid debt. This is especially common for those using a pre-payment meter for their gas/electricity.
* Private landlords – not renting to UC claimants.
* Incentivising landlords – prevention activity needed.
* Social landlords could commission specialist services for their tenants, or bring them in house.
* Work should address fuel poverty.
1. **Planning**
* Local lobbying required around betting shops & gambling.
* Reducing business rates for small organisations – a challenge given council budgets
* Addressing presence on high street of short term, high cost lenders
1. **Engage with benefits providers**

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| Partnership workingSystem change | * Trust – DWP How can we integrate services / provision with DWP and foster better relationships to facilitate this?
* Is there a possibility of a ‘one stop shop’ at DWP so benefit advisors are trained to support citizens to access to all benefits to which they are entitled at the point of access?
* Welfare reform –Assessment process for ESA/PIP leads to many appeals. How can this be reduced, thereby reducing call on advice services?
* Council should look at how it manages arrears.  Small arrears escalate rapidly if not paid.  Pushes people into debt and encourages take up of high cost credit
* There is a perception of system failures at DWP which leads to confusion and errors. This leads to long waits for benefits for citizens. Is the perception correct and if so, can we rectify by working more closely together?
* Benefit agencies should be more proactive in identifying people needing support to avoid a crisis. If a claimant’s payment is delayed for any reason this should trigger someone looking into the case and trying to resolve.
* Perception that DWP does not consider it is its role to support vulnerable citizens.
* DWP, HMRC, NCC Council Tax and social housing providers embed, as an underpinning principle, clear communication and dialogue with their customers throughout their work. Nottingham services to take every step to ensure that their communication never hinders financial capability
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1. **Engage with schools**
* Go into schools to deliver financial capability training & money management skills.
* Link with school PSE curriculum.
* Work with the Director of Schools to influence future activity.
* Pilot programmes with willing schools e.g. Bulwell Academy.
* Financial education for children in primary schools and poor in secondary schools.
* Effective approaches should be identified, drawing from what works, to deliver financial; capability training / education. Financial education in schools should continue to be expanded. Specific support should be available for young adults linking in with the current work from Money Advice Service around vulnerable young people.
1. **Working in neighbourhoods**
* Setting up preventative ‘surgeries’ get people to right place – physically there, or e.g. advice services.
* Need community hub type response to deal with all issues together.
* Can we get continual feedback from small citizen groups/learn from this? (Resource intensive co-production).
* How to build on Emma’s research – Who is engaged? – We need to broker conversations eg with Council Tax.
* What can neighbourhood development co-ordination do?
* Regular money drop in sessions / money hubs combined with opportunities to meet with other local people should be developed in each local area.
* We need to make the best use of community services and workers as sources of help and support.
1. **Consideration of support for asylum seekers and citizens from the Deaf community.**
* Asylum seekers - Hostile environment makes it even more difficult to be financially resilient.
* There are issues for those with language barriers who can’t bring a family member or friend to interpret.
* Interpreters are very expensive.
1. **Early intervention – Targeting children and families**
* Meet and engage SSBC about linking / training / what is being done now
* Engage with children’s centres – What is the potential for better identification and early support for those families who are just coping.
* Engage with Early Years in Council – What is the potential for better identification and early support for those families who are just coping.
* The most effective advice is early intervention by specialists.
1. **Training for frontline staff**

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| Knowledge of servicesKnowledge of links to other vulnerabilitiesKnowing how to identify financial vulnerabilitiesKnowing how to refer and supporting citizens to be advice readyKnowing where to signpost for informationProviding low level advice where appropriateUnderstanding the scale of the issue and the impact of welfare reform | * Lack of training on Universal Credit or not enough of it.
* Staff should understand the link between the vulnerabilities they address and financial vulnerability and poverty.
* Staff should understand the role of advice services and how they can support to address the needs of the citizen.
* Staff should know where to signpost citizens to online advice.
* Increase knowledge of Universal Credit roll out and potential impact.
* New skills needed for advice agencies.
* There are links between crime and poverty. Increases in petty crime, drug and alcohol misuse.
* Services are forced to focus on outputs rather than outcomes. The output might be working with someone on the issue that the worker deals with, i.e. mental health, family breakdown, drugs and alcohol. The outcome is improving their overall situation. Financial resilience is almost always part of that.
* Everyone who sees people on face to face basis should know that they could be speaking to someone at risk.
* Everyone in the public and voluntary sector to have the knowledge and skills to identify, support and signpost / refer those at risk.
* ASC should know how to refer / signpost people into advice.
* Targeted upskilling to ensure we get best out of staff / that they work effectively and can give correct advice & information to clients (& quickly).
* Get advice into all areas of work and into commissioning services.
* Staff need to know:-What advice can achieve-How people could be advice ready-How to provide information when requested-Advice is fundamental to their role
* Provide better training for front line staff to make informed referrals.
* Better training for frontline staff to understand links and reasoning.
* Work to prevent silo working.
* Sell the benefits of joint working.
* Engage with procurement and contract colleagues.
* Link to Communications Strategy
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1. **Universal Credit**
* Is there a Nottingham working group re preparing for Universal Credit?
* IT access – 127 public computers across City. Many not confident in using & have language barriers.
* Libraries can’t cope.
* Lack of computers – illiteracy and language are issues.
* Arrears – rent.
* Universal Credit - who’s providing digital service?
* Help to sign up Universal Credit / IT access / libraries / job centres.
* Make better use of libraries. Safe place/bookmark for new roles. Under financial pressure.
* Engage libraries as part of action planning.