Calderdale MBC

Wards Affected **All**

Cabinet **14th February 2022**

‘Problem Debt’ – A Review by the Strategy and Performance Scrutiny Board

Report of the Strategy and Performance Scrutiny Board

1. Purpose of Report

1.1 This report presents the findings and recommendations of the detailed review on ‘problem debt’ which has been undertaken by the Strategy and Performance Scrutiny Board.

2. Need for a decision

2.1 Under Rule 15 of the Overview and Scrutiny Procedure Rules at Part 4 of the Constitution, Cabinet is required to consider reports from Scrutiny Boards.

2.2 At Full Council on 21st July 2021, there was a motion and two amendments submitted, from which the following decision was made: ‘*The motion by cross party agreement was withdrawn to facilitate a review on Pay Day Loans by Members of the Strategy and Performance Scrutiny Board and a report of their findings and recommendations to be submitted a future meeting of Cabinet for consideration’.*

2.3 It was recommended by the Strategy and Performance Scrutiny Board that this review be taken forward, with the wider remit of ‘problem debt’ to ensure the work was encompassed all key issues and that recommendations would be made based on these findings. A review group was established including five members of the Strategy and Performance Board, and one co-opted Member, who submitted the original motion.

3. Recommendation

3.1 Cabinet is asked to consider the recommendations set out in the Scrutiny Review report attached at *Appendix 1* in its wider context, but are also included here:

Recommendation 1:	We recommend that Cabinet consider how partnerships and more opportunities to work collaboratively can be strengthened beyond the Anti-Poverty Steering Group, to ensure a more co-ordinated and joined-up approach to supporting people experiencing problems with debt, including a clearer referrals process.
Recommendation 2:	Cabinet is to endorse more awareness-raising on issues of illegal money lending and problem debt and ensure there are targeted PR campaigns implemented to provide earlier intervention, and to support vulnerable people.

Recommendation 3:	Cabinet is asked to review the Council's procedures specifically in relation to Council Tax payments and earlier intervention in supporting people with problem debt. Whilst we acknowledge the necessity of ensuring the Council's income from tax is optimised, there needs to be further support than solely signposting residents onto organisations who can support with debt advice when they already find themselves in challenging circumstances. We recommend a review of the relationship between services and a review of internal procedures begins with Council services, before extending to wider organisations.
Recommendation 4:	Cabinet is asked to consider the shortfall between national and local level funding, to help the Voluntary Sector meet the funding gap for commissioned providers to ensure that face-to-face provision for people experiencing problems with debt, who are not able to access support through digital means.
Recommendation 5:	Calderdale Clinical Commissioning Group (CCG) to work with GP Practices and influence the charges sometimes made for medical record requests, that are being provided as evidence to Personal Independent Payment (PIP) Assessments. These costs are putting pressure on commissioned providers, and we feel this review should be in the context of addressing the predeterminants of health to reduce ill health and the increased emphasis on social prescribing.
Recommendation 6:	Helping people with their housing issues is one way of reducing their problems with debt. We ask Cabinet to work with social housing providers to ensure that historic rent arrears do not prevent people taking up new tenancies in future.
Recommendation 7:	The Anti-Poverty Steering Group is asked; to include these recommendations in their Action Plan, and to monitor implementation of these recommendations; and Cabinet is asked to respond to the Strategy and Performance Scrutiny Board by April 2022, with progress to be updated in July 2022.
Recommendation 8:	The Assistant Director, Customer Services is requested to establish a Debt Forum, which would bring together commissioned providers as well as partner organisations and provide the opportunity for strengthening relationships and operational delivery for residents in Calderdale.

4. Background and/or details

4.1 **The Review Group:** The Review Group consisted of the following Strategy and Performance Scrutiny Board Members: Councillors Evans (Chair), Barnes (co-opted by the Board), Leigh MBE, Metcalfe, Press, M Swift. We also enlisted the support of Sarah Richardson, Assistant Director Customer Services, in an advisory capacity to this review. We undertook this as a 'scrutiny in a day' session, with additional focused groups arranged where necessary.

4.2 **Meeting with the Department for Work and Pensions (DWP):** On 13th January 2020 and following on from the 'scrutiny in a day' session, we held a meeting between the DWP, Assistant Director Customer Services and Scrutiny Team. As part of this discussion, we heard about the involvement in partnership-working and early intervention work that is carried out as part of DWP's active role in social justice and ensuring people are fully supported.

4.3 The 'back to work' agenda remains a key priority for the service, and sanctions remain in place as part of the wider process for managing the 'conditionality and compliance' as part of the agreement/contract between a client and the DWP. We heard how during the pandemic all payments were made, and there were no issues for people locally, which we feel is a success story given the unprecedented circumstances.

4.4 As part of our review, we heard about some of the instances where people have applied for Personal Independence Payments (PIP) and been refused, but later been granted payment or higher payments based on appeal. The DWP shared this information with us, and the numbers locally that are overturned are relatively low, which is often due to additional evidence or information being supplied at a later stage of the application.

4.5 Early intervention and signposting to services is something the DWP do on a case-by-case basis, depending on the issues clients present with. This heavily relies on honesty and transparency when accessing the service. As part of the Universal Credit monitoring during lockdown, there was a function available to customers to put notes in their journals for additional support – as a result of this function, people were immediately contacted or given additional support for issues such as mental health, financial and domestic abuse support. Partnership-working and advocacy of support is something the DWP continue to do, however it has felt that lockdown and the continuation of restrictions has impacted on some service-delivery such as outreach, events, and potentially driven services into more 'silo' ways of working – which need to be addressed quickly and are acknowledged by the service.

4.6 There is a lot of focused work that has been undertaken previously around Pension Credit, outreach and disability networks, as well as more recent work including partnerships with targeted GP practices and support for young people aged 18-24. This is something the DWP are keen to progress as the pandemic has stalled this work from commencing.

4.7 We feel there is a lot of good work being undertaken, however some of this needs to be considered in the wider partnership context, and there needs to be more promotion of available support. We feel that the Anti-Poverty Steering Group is a productive place to pick up on this work and ensure progress.

4.8 **Budget considerations:** As part of the review discussion and in relation to *Recommendation 3*, the Strategy and Performance Scrutiny Board wish to highlight the importance of supporting people who are experiencing difficulties paying their Council Tax. We accept that this may require additional resource within the services involved, and the budget implications for this should be considered.

5. Options considered

5.1 Not Applicable

6. Financial implications

6.1 None directly. Should Cabinet decide to implement the recommendations of the review, there may need to be subsequent reports to Cabinet setting out the budget implications.

7. Legal Implications

7.1 None.

8. Human Resources and Organisation Development Implications

8.1 None.

9. Consultation

9.1 The review group engaged with voluntary sector organisations that provide support to people experiencing problems with debt.

10. Environment, Health and Economic Implications

10.1 None directly.

11. Equality and Diversity

11.1 People experiencing problems with debt are more likely to be people affected by some degree of poverty.

12. Summary and Recommendations

12.1 Cabinet is asked to consider the report findings and implementing the recommendations which are set out in *Section 3 – Recommendations* within this report, and also in the attached scrutiny review report at *Appendix 1.*

For further information on this report, contact:

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The documents used in the preparation of this report are:

1. Appendix 1 – Problem Debt Scrutiny Review Report
2. Terms of Reference, as approved by the Scrutiny Board (available on request)
3. Programme for 'Scrutiny in a Day' - 10th November 2021 (available on request)

The documents are available for inspection at:
Scrutiny@calderdale.gov.uk or in writing to, Scrutiny Team, Halifax Town Hall, HX1 1UJ.

APPENDIX 1

'Problem Debt'

A Review by the Strategy & Performance Scrutiny Board

November 2021

'Problem Debt' – A Scrutiny Review

STRATEGY & PERFORMANCE SCRUTINY BOARD

FOREWORD

We are pleased to present our report on 'problem debt'. We undertook the review following a request from full Council, who decided by cross-party agreement to withdraw a motion and amendments on 'pay day loans' and ask Strategy and Performance Scrutiny Board to consider the matter.

We decided to expand the review (as proposed in one of the amendments to the original motion at Council) to 'problem debt' and ensure that the wider remit of this work encompassed all of the key issues and that appropriate recommendations would be made based on those findings. A review group was formed, and a programme of the work developed, which along with the original Council motions and terms of reference for this review, can be found as appendices to this report.

The key objectives of this work were to identify the scale of the issue, existing strategies and available support, and further options for supporting people in Calderdale; and based on the evidence-gathering sessions with Council services and partner organisations, make recommendations to Cabinet and other bodies, which propose an improvement in the support provided and the accessibility of the support provided to people.

In the wider context of corporate priorities, the Council has set various priorities for the year. This issue is particularly prevalent in terms of the Council's objective in reducing inequalities as problem debt is an issue that significantly affects poorer people in Calderdale. Reducing some of the reasons why people find that they have problem debt, such as fuel poverty may also have a positive contribution to make on addressing the climate emergency.

On behalf of the Review Group, and Strategy and Performance Scrutiny Board, we would like to take this opportunity to thank all of those involved with this review, for their contributions and in continued support for people in Calderdale who are experiencing or continue to experience financial issues and problem debt.

Councillor Ashley Evans (Chair)	Councillor Mike Barnes (Co-opted)
Councillor Steven Leigh MBE	Councillor Bob Metcalfe
Councillor Susan Press	Councillor Megan Swift

RECOMMENDATIONS

Following this detailed review, Members of the Review Group have drawn the conclusions outlined in this report, and the summary of recommendations are listed below:

Recommendation 1:	We recommend that Cabinet consider how partnerships and more opportunities to work collaboratively can be strengthened beyond the Anti-Poverty Steering Group, to ensure a more co-ordinated and joined-up approach to supporting people experiencing problems with debt, including a clearer referrals process.
Recommendation 2:	Cabinet is to endorse more awareness-raising on issues of illegal money lending and problem debt and ensure there are targeted PR campaigns implemented to provide earlier intervention, and to support vulnerable people.
Recommendation 3:	Cabinet is asked to review the Council's procedures specifically in relation to Council Tax payments and earlier intervention in supporting people with problem debt. Whilst we acknowledge the necessity of ensuring the Council's income from tax is optimised, there needs to be further support than solely signposting residents onto organisations who can support with debt advice when they already find themselves in challenging circumstances. We recommend a review of the relationship between services and a review of internal procedures begins with Council services, before extending to wider organisations.
Recommendation 4:	Cabinet is asked to consider the shortfall between national and local level funding, to help the Voluntary Sector meet the funding gap for commissioned providers to ensure that face-to-face provision for people experiencing problems with debt, who are not able to access support through digital means.
Recommendation 5:	Calderdale Clinical Commissioning Group (CCG) to work with GP Practices and influence the charges sometimes made for medical record requests, that are being provided as evidence to Personal Independent Payment (PIP) Assessments. These costs are putting pressure on commissioned providers, and we feel this review should be in the context of addressing the predeterminants of health to reduce ill health and the increased emphasis on social prescribing.

Recommendation 6:	Helping people with their housing issues is one way of reducing their problems with debt. We ask Cabinet to work with social housing providers to ensure that historic rent arrears do not prevent people taking up new tenancies in future.
Recommendation 7:	The Anti-Poverty Steering Group is asked; to include these recommendations in their Action Plan, and to monitor implementation of these recommendations; and Cabinet is asked to respond to the Strategy and Performance Scrutiny Board by April 2022, with progress to be updated in July 2022.
Recommendation 8:	The Assistant Director, Customer Services is requested to establish a Debt Forum, which would bring together commissioned providers as well as partner organisations and provide the opportunity for strengthening relationships and operational delivery for residents in Calderdale.

FINDINGS

INTRODUCTION

On 10 November 2021 we held a 'scrutiny in a day' session, bringing together some of the key providers of advice, benefits and welfare in Calderdale. The organisations included: Calderdale Citizens Advice Bureau (CAB), Calderdale Credit Union, , StepChange, Noah's Ark and the Customer Services, Welfare and Benefits, and Housing Services provided by Calderdale Council. The purpose of this session was to provide an evidence-gathering opportunity for Councillors and organisations; a chance for Councillors to ask questions about what is working well, identify learning points and improvements that can be made – and what the best way would be to move forward with these. Because of scheduling difficulties, we were unable to discuss these issues with the Department for Work and Pensions. We recognise this as an omission, and we will arrange for one or two members of the working group to meet with the DWP to discuss their response to our report.

As part of this session, we enrolled the support of Sarah Richardson, Assistant Director for Customer Services, Calderdale Council in an advisory capacity, due to the service's strong and well-established links with external organisations (partners) and internal services. In bringing these providers together, this helped Members of the Review Group to establish the key issues in Calderdale, what is being done to address them and what, if any, the implications will be post-pandemic for citizens of Calderdale experiencing 'problem debt'.

There was a general consensus that the issue of 'pay day loans' was less problematic in Calderdale than perhaps other areas. We heard from StepChange how much more work has been undertaken in recent years by the Financial Conduct Authority (FCA) to prevent lending in this manner and ensure people understand the risks in doing this, which has perhaps helped not only raise the awareness of this but also lessened the impact of people borrowing in this manner. Equally, this does not mean that the issue should not be promoted, and more targeted PR work should be carried out to prevent people from experiencing problem debt.

The wider remit of 'problem debt' encompasses many different financial challenges and often needs a multi-agency response to tackle all of the issues involved. Problem debt affects many people in Calderdale and this report underlines the significance of this issue. We consider that our recommendations when implemented will strengthen the response across all agencies involved in Calderdale. That is in the context of recognising that there is already much fantastic work being undertaken to provide support to people who are vulnerable to debt issues already.

PARTNERSHIP WORKING

Support to people experiencing problems with debt is provided by a partnership of the Council, the Department of Work and Pensions (DWP) and a number of community and voluntary organisations. This work is coordinated by the Anti-Poverty Steering Group, chaired by Sarah Richardson.

There is not a 'one size fits all' approach that can be adopted, and many of the organisations involved in debt and financial support, are already working collaboratively to enable signposting. However, we do feel there is more that could be done to address some of the issues of problem debt within Calderdale, and to ultimately benefit those who are most in need.

Many of the organisations we heard from emphasised the need for prevention, rather than intervention at a later stage, and although the focus has shifted over time to deliver more support in this way, there is more that could be done earlier to prevent people's issues from becoming more complex and challenging. The term 'problem debt' is wide ranging and encompasses a number of different issues from financial debt due to unforeseen circumstances, issues with payments of household bills and Council Tax, fuel poverty, access to and assessment of benefits, and much more.

Although there is a wide range of services involved, all providing different types of advice, guidance, and support to customers; it can be challenging for those customers who have not perhaps navigated the system before, and also for those who are not known to services. Signposting is a key part to getting customers to access the right services at the right time, however it is not the only factor that can make a positive change or impact to a person's circumstances. We heard how many services provide advocacy, but only Noah's Ark and Calderdale CAB provide debt advice, and this means that often the caseloads are very high for those services.

The Council's Customer First service and the DWP work in partnership to support customers who are known to those services; often these are the same customers due to them meeting the appropriate benefits criteria, however it can be difficult to support customers who are not known to services. Although there is good promotion of accessible services and signposting of support in place for those who access this, we feel there is more that can be done by all agencies involved to ensure customers who are 'not known' or in receipt of benefits, do not slip through the net. To make this happen, we need to ensure promotion of all services across the piece.

From the presentations we listened to, we have found as with many good systems, that true partnership working is extremely important. There are some great examples of this, for example, the Anti-Poverty Steering Group, however in some cases we feel there could be more co-ordination of support and referring well onto other services. For some organisations, such as Calderdale CAB and Noah's Ark, lots of the support provided is debt advice, so this means the two agencies work in tandem with one another and perhaps more closely as a result of this. There are more opportunities to work in an integrated way is a wider system, incorporating health, welfare, benefits and debt advice, guidance, and support.

SUPPORTING THE VOLUNTARY SECTOR

We heard how the allocation of funding from the Council for commissioned services providing debt advice and guidance in Calderdale was previously £380,000 (in 2014/15 for the Calderdale CAB contract), and now is around £295,000. Previously, the figure was not just for debt advice, but for welfare advice more generally. In addition, there was an additional financial resilience grant programme of £100,000 (funded by non-recurrent economic taskforce funding for a few years up to 2014/15). Therefore, it is the loss of £100,000 per annum and the cut from the overall Voluntary and Community Sector (VCS) commissioned budget in 2015/16 which appears to have impacted this contract. In response to this, the proposed solution was to take £75,000 from the main Calderdale CAB contract to create a new advice grants programme, ensuring targeted groups received bespoke advice provision (including mental health/debt provision, people with specific health needs, language barriers, etc.) which diversified the support available. However, this has impacted on the Calderdale CAB contract, particularly face-to-face services.

This funding is that which is allocated locally, and it is important to note that some of these organisations are also in receipt of national funding. Community and voluntary organisations have the opportunity to bid for additional funding, in ways which are not available to local government councils, which is crucial in terms of organisations in Calderdale maximising these opportunities as and when they arise. Whilst it is clear the funding has substantially reduced in recent years, the demand for problem debt support has significantly increased, with the Covid-19 pandemic exacerbating this to an extent.

The sustainability of smaller organisations and the role of the Voluntary Sector is crucial in progressing work for people experiencing 'problem debt'. There is a need to continue to fund many of the commissioned services, and to encourage partner

organisations to access additional funding where possible. We heard how the funding streams have changed over time, and due to increases in demand and inflation, no longer match the level of activity that organisations need to achieve to support people effectively. In our session, we discussed the challenges of short-term and ring-fenced funding streams, which do not benefit the organisations in their delivery of providing excellent services in the longer-term, or the customers who need support.

Only a few of the 20 organisations in Calderdale are commissioned by the local authority to deliver some of this work. The majority are funded by other means, and it is important that partnership working, and relationships continue to work effectively to tackle the scale of the problem.

We feel there is an opportunity for shared learning, following on from a recent survey that has been undertaken with organisations. Pulling together all of the services involved in one place to discuss improvements, shared learning and challenges will be of benefit to everyone, and if successful at the first meeting in the new year, should be considered on a quarterly basis, and work in-conjunction with the Anti-Poverty Steering Group, where some of the organisations are already represented. Partnership working is key to ensure a collaborative and effective response, and we feel an agreement, or 'money and debt forum' would be useful to take forward some of this work.

FACE-TO-FACE AND DIGITAL ACCESS

For some residents who do not have digital access, there are still options for face-to-face meetings to take place, however these have been reduced substantially during the pandemic. We heard how some organisations have had a 'push' for the use of technology to become the default provision, however services in Calderdale are committed to providing alternatives for those people who are unable to access digital systems. For example, Calderdale CAB told us they have noticed a significant increase in telephone and online support in recent months and have previously visited specific areas to provide face-to-face provision where and when necessary, rather than a 'blanket offer' across the borough. However, due to the limitations of debt adviser resource and funding capacity, they will not be in a position to extend this further in the future. In addition, national changes in legislation will have an impact in the way services are provided, but we feel for vulnerable customers who are unable to access digital platform, face-to-face is a vital provision in supporting people with problem debt in Calderdale.

For the Council, some face-to-face provision is taking place but there is a limited capacity to the support offered pre-pandemic, due to resource constraints. It was acknowledged in the session that the offer of these services could be more widely publicised, specifically for vulnerable and elderly customers who are most in need of this facility.

BUILDING FINANCIAL MANAGEMENT INTO THE CURRICULUM

Early intervention and prevention are a theme throughout our review, so that problems are 'nipped in the bud' rather than becoming catastrophic for Calderdale residents and their families.

We believe that some schools include financial management as part of their Personal, Social Health and Economic (PSHE) offer to students. We would like to see all school students in Calderdale receiving learning about debt and financial hardship, which could make a significant contribution to reducing debt and hardship in the future. We would like to better understand what is already offered as part of the secondary school curriculum, and if there is a need and opportunities to strengthen this, to ensure this is further developed.

We know Calderdale Adult Learning offers courses in budgeting and that it would be useful to promote this more widely as part of the collaborative approach to problem debt for people in Calderdale.

PROBLEM DEBT AND MENTAL HEALTH

Financial difficulty is not just an economic and social issue, but a public health issue; and there are concerns that the wider implications for people's health and wellbeing as a result of problem debt become a more challenging, unnecessary, and expensive problem unless we can intervene earlier to support people. We heard that social prescribers in primary care are referring people experiencing problem debt to community and voluntary agencies. It is positive that primary care is recognising this as one option to improve people's health and wellbeing but recognise the pressures that this puts on those organisations' resources.

We heard that, in some cases, the evidence-based nature of Personal Independent Payment (PIP) assessments has required some community organisations to pay GP practices for an information from patients' medical records, as the service user cannot afford this themselves. For Calderdale CAB this has totalled £5,000 in the current year, and we feel there is more work that can be done in partnership with GP practices to look at better ways of managing this in the future. We know that some GP's make referrals based on people's health needs, especially where debt or financial hardship is an issue, so this is another example where partnership working and a joined-up approach to early intervention would be beneficial for services and people in Calderdale. In one of our recommendations, we ask the Clinical Commissioning Group to investigate this issue and report back to us.

COUNCIL TAX ARREARS AND PROBLEM DEBT

We learnt that Council Tax debt is often a significant factor for people who are experiencing problems with debt and that this is a national issue, not one peculiar to Calderdale. We know that the teams responsible for collecting Council Tax provide support to people who have difficulty in paying and that the Council Tax department use bills and the Council's website to promote

exemptions, Council Tax relief and signposts to relevant organisations when people are experiencing problem debt. We do consider that there is more that can be done with the service to promote this further in the future.

Whilst we fully understand the importance of the Council collecting Council Tax payments to fund crucial public services and support all of its residents - especially during challenging times, it was clear from the discussions we heard that the impact of chasing arrears for some customers who are already experiencing financial difficulties, can sometimes push people further into debt or a continuous cycle of debt. As a Council that prides itself on kindness and resilience, a recommendation for a more detailed and internal look at the early intervention approach and procedures taken, in co-ordination with other services – will help to manage this process and safeguard our residents in the most effective way possible. The Council has an obligation to collect taxes, but it also has a welfare obligation and duty of care to vulnerable people and consideration needs to be taken in how the two are fairly balanced and managed.

DEBT ADVICE SERVICES

Calderdale's Anti-Poverty Steering Group shared its recent survey results with us at the start of our review, which helped inform our work. In the session on 10th November, we heard how some services provide 'debt advice' and some provide 'debt advocacy' or support for vulnerable people and it was important to differentiate between the two, as there were currently only two organisations (Noah's Ark and Calderdale CAB) providing 'debt advice' services. There is further work to be done following the publication of the survey results and bringing together all organisations in the new year to look at the different aspects organisations are providing – we are confident that this partnership work will be a positive step for organisations working collaboratively and continuing to support customers in the most appropriate and efficient way, with the work being led by the Voluntary Sector. This will also help determine how much work is preventative and how much is advocacy, providing capacity and promotion of these services in the right place.

We heard from Noah's Ark about the use of Debt Relief Orders (DRO's) being used for vulnerable customers. Noah's Ark told us that:

- *We completed 269 DRO's, which was 1% of all the DROs arranged in the UK in 2019 (27,000).*
- *Our activity saw Halifax 6th out all parliamentary constituencies in 2019 for insolvencies per capita.*
- *Calderdale was 2nd out of all UK local authorities for DRO's per capita.*
- *Of the 330 DRO's arranged in Calderdale in 2019, our 269 meant that we completed 4½ times as many DRO's as all the other providers put together (CAB, StepChange, CAP, Payplan).*
- *Jan to Oct 2021 we have completed 238 insolvencies. 103 of those in the 3 months Aug, Sept and Oct.*

It is clear that these high figures are driven by the activity of Noah's Ark rather than by exceptional levels of need in Calderdale. This activity is funded by the National Lottery Fund and we look forward to seeing an evaluation by the National Lottery Fund of the effectiveness of this approach in addressing the issues that people experience with problem debt.

LINKS BETWEEN HOUSING AND PROBLEM DEBT

As part of the wider remit of problem debt, we heard about some of the housing options for those customers struggling with financial hardship and debt. In terms of Council services, there are processes in place to help families fleeing difficult situations and domestic violence, however there is a cost to emergency housing placements, and this is worked through with the Housing Service and customer. There are dedicated officers within the service for both empty properties, and more recently in finance and debt, which although funded for a couple of years – is proving to be a hugely valuable asset in support customers and the 'bigger picture' of problem debt.

We are keen to further explore the opportunities of utilising empty properties with Together Housing and other social housing providers. We were particularly concerned to hear examples of some residents being refused housing options based on historical arrears from decades ago based on previous accounts with some providers, stopping people from 'moving on' much later in their lives. We acknowledged that the local authority works in partnership with private providers to ensure there is opportunity to address issues such as these, collaboratively.

PROMOTING SERVICES

We questioned whether services are being widely promoted and offering early support to customers, for example: for those 'unknown' to services or for people who are perhaps new to navigating the various systems in place. This is an issue that reoccurred through our discussions.

There is some great work being undertaken by a number of commissioned and not for profit organisations and we feel this work could be further strengthened by agencies working more closely and developing stronger links to ensure customers receive the most appropriate support, at the right time in their lives. In addition, the viability and sustainability of some organisations is a concern to us and something we feel needs taking into consideration as we move to a post-pandemic climate, where the issues of 'problem debt' become more prevalent than before, and in ensuring we are reducing inequalities for people throughout the borough.

We feel there is more work to be done in terms of targeted PR campaigns and the promotion of early intervention of financial difficulties, and illegal money lending, to promote services and provide support for vulnerable people. Targeted PR work can be carried out by the Council and shared across a multitude of social media platforms and services.

IMPLEMENTING OUR RECOMMENDATIONS THROUGH THE ANTI-POVERTY STEERING GROUP

The Anti-Poverty Steering Group takes the lead on tackling poverty in Calderdale. The group meets regularly and is made up of a wide range of statutory and voluntary sector partners. The Anti-Poverty Action Plan is regularly reviewed and monitored by the group and has three key priorities – Prevention, Intervention and Resilience. Annual reporting takes place in the autumn and the latest annual report was agreed by Cabinet on the 8th November. The group is also responsible maintaining the Anti-Poverty dashboard and webpages.

The group has an action plan in place which is regularly reported on and monitored. We feel that some of the recommendations we have outlined in this report would best fit into this structure to ensure progress and some urgency in driving improvement. We are keen that this work is reported back to the Strategy and Performance Scrutiny Board in Summer 2022 so that we are able to see the developments and implementation on some of the specific recommendations outlined in this report.

In addition, we feel this is the most appropriate place for some of the recommendations outlined, especially in terms of best understanding the needs of people in Calderdale, and also in emphasising the shared ownership of these issues. The key to making this kind of work successful and driving improvement will only be strengthened by positive partnership working, using existing relationships and networks, and providing earlier intervention at the right time.

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