



**Havering**  
LONDON BOROUGH

# Financial Inclusion Strategy

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2018 - 2021



# Document Control

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## Foreword

This strategy outlines the Council's vision and priorities to encourage a fair and equal borough where all residents are able to access appropriate, mainstream financial services. We believe financial inclusion is important in ensuring that the London Borough of Havering achieves its corporate vision of promoting opportunities across the borough, as well as encouraging the development of places, communities and connections.

It is now more important than ever for the Council to work with residents, community groups, local businesses, banks and our statutory partners to ensure that everybody in our borough has access to the financial services and products they need to help them cope with the financial pressures and challenges of modern life. By promoting financial inclusion and helping residents to develop the skills to manage their finances to best effect, we aim to achieve the vision set out in our Corporate Plan that families and communities will be able to look after themselves and each other wherever possible. We also have an important role to play in seeking to influence national policy, as well as the behaviour of key suppliers of services, such as private sector landlords. In setting out our priorities within this Financial Inclusion Strategy, we have looked at local issues, data and statistics and current provision across the borough. This strategy focuses on four key priorities and I am confident that these will lead to a brighter financial future for our residents.

## **Cllr. Roger Ramsey, Leader of the Council**

### Executive Summary

Many individuals and families, both in Havering and elsewhere, are experiencing financial pressures due to factors such as rising living costs, welfare reform and stagnant salaries. This impacts adversely on their own outcomes and also generates demand, and therefore cost pressures, on many Council services as well as those provided by our partners; for example if residents are unable to sustain mortgage payments or private sector tenancies, and therefore seek the assistance of the Council in meeting their housing need.

In keeping with other key corporate strategies, this Financial Inclusion Strategy seeks to prioritise early help, intervention and prevention, as well as continuing to protect and support those who are vulnerable and need our help now. It therefore focuses on identifying, prioritising and tackling the major causes of financial exclusion, whilst also promoting the tools and services that facilitate financial inclusion.

The strategy outlines the four key priorities that will be implemented across the council to ensure an increase in financial inclusion across the borough. These four priorities are to make available and promote digital inclusion; educating children and young people about financial services; to provide debt and money advice to those who need it, and to share relevant information about the support

and services available effectively both across the council and with residents. By implementing these four priorities the council will be able to provide timely assistance residents in the borough who may be experiencing difficulties now, while also developing long term skills that will develop and sustain financial inclusion within our communities in the long term.

## **Introduction**

### What is Financial Exclusion/Inclusion?

Financial exclusion is the process whereby people encounter difficulties accessing financial services and products in the mainstream market that are appropriate to their needs. These products and services include the ability to get a bank account, lower rates of interest on loans and access to internet banking. Access to and understanding of these services and products would enable residents to become financially included and develop long term skills to help them in the future with any monetary issues.

Financial inclusion is the process by which the effects of financial exclusion can be overcome. This can be achieved by ensuring that everyone has access to the financial services and products that could enable them to cope with financial pressure, deal effectively with financial distress and manage their money effectively on a day to day basis.

### Purpose of the Strategy

The purpose of this document is to set out our commitment to financial inclusion for our residents and show how we plan to achieve this in the future. This strategy cuts across many of our services and links in with and complements our Corporate Vision and many other corporate plans and strategies.

The focus of this strategy is on access to financial services and products as it is possible to be wealthy and financially excluded or financially included yet struggling due to low income and/or high expenses. However, it is accepted that, in most scenarios, financial exclusion is a symptom of poverty and / or deprivation as well as a cause. Financial exclusion also has significant impacts on children within financially excluded families and therefore educating children and young people about financial inclusion is also an important element within this strategy.

The strategy seeks to help local residents to access the information they need to help them manage their finances and prioritise their financial commitments. It also sets out how the Council will work with local key suppliers of services to help support local residents and promoting financial inclusion. The Council is also committed to working with central government to influence national policy so that financial inclusion remains a priority on the national and local agenda.

## **Scope**

The Financial Inclusion Strategy is one of a number of strategies the Council has in place to prevent and/or mitigate the effects of poverty and deprivation. It should be read alongside, but does not

replace, related documents such as the Demand Management Strategy, Housing Strategy, Local Plan and Private Sector Landlord Licensing Scheme.

This strategy sets out the outcomes that will be pursued across the organisation and in partnership with other organisations and agencies to ensure the promotion of financial inclusion across the borough. The themes identified highlight the areas where skill development is necessary to ensure that residents and future generations are able to become and remain financially included and access the services and products that best meet their needs.

## **The National and Local Context**

### **The National Context**

In 2017 the Select Committee on Financial Exclusion called for tackling financial exclusion to become a priority across the UK. As of March 2017, 1.7 million people in the UK did not have a bank account and 40% of the working population has less than £100 in savings<sup>1</sup>. It is therefore a national priority to prevent people from being excluded from accessing even the most basic financial services and products. In response to this the Government has appointed a Parliamentary Under-Secretary for Pensions and Financial Inclusion within the Department for Work and Pensions (DWP).

### **The Local Context**

Havering is a relatively affluent borough and ranks sixth out of 32 London Boroughs for income inequality (with mean income being 121.162% of median income)<sup>2</sup>. The borough's overall poverty rate is 16.6%, compared with 27% across the whole of London, placing it fifth out of the 32 London Boroughs<sup>3</sup>. Based on the Index of Multiple Deprivation (IMD) 2015, Havering is ranked 166<sup>th</sup> overall out of 326 local authorities in England for deprivation (where 1<sup>st</sup> is the most deprived). However, there has been a slight increase in deprivation in the borough since 2010, when Havering ranked 177<sup>th</sup>.

The overall employment rate in Havering (at 76.9%) is higher than both London (73.6%) and the national average (73.9%), whilst the proportion of working-age residents claiming out of work benefits (at 7.0%) is significantly lower than nationally (8.6%). Gooshays, Heaton and Romford Town have the highest numbers of unemployment related benefit claimants whilst Upminster has the lowest. The three wards with the highest numbers of claimants account for almost a third (32%) of all cases, whereas the three with the fewest (Cranham, Emerson Park and Upminster) account for only 6%<sup>4</sup>.

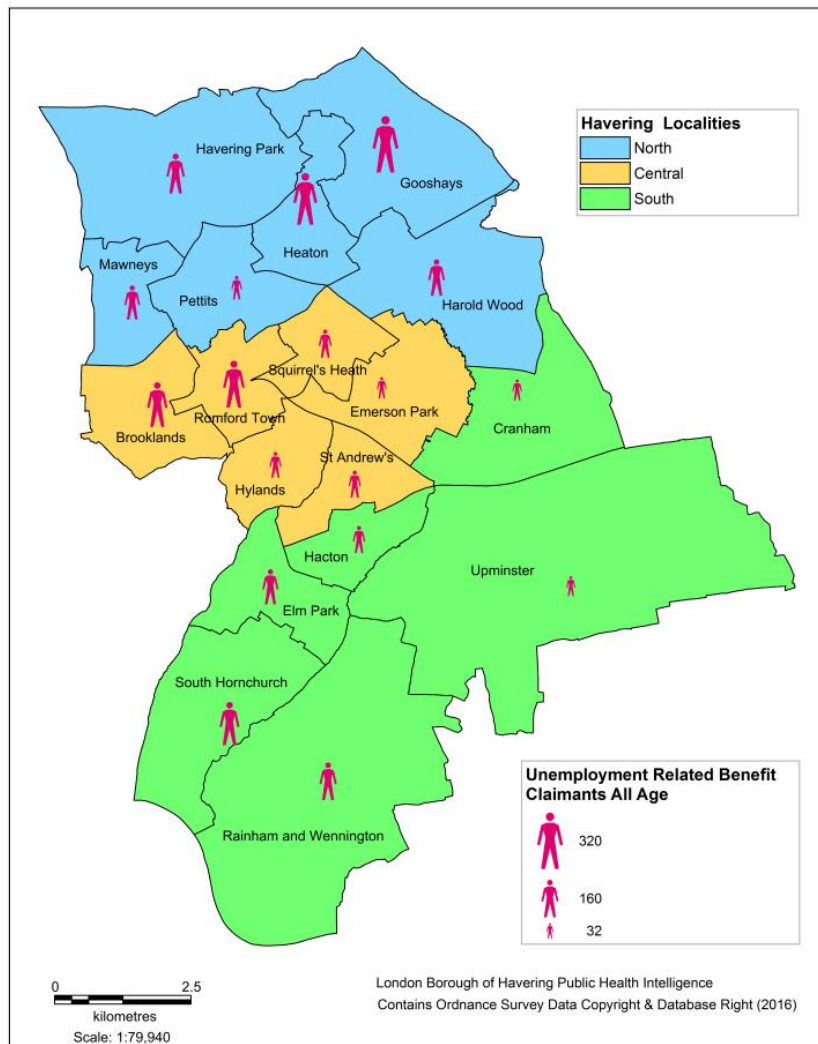
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<sup>1</sup> <https://www.parliament.uk/business/committees/committees-a-z/lords-select/financial-exclusion/news-parliament-2015/financial-exclusion-report-published/>

<sup>2</sup> <http://www.londonpovertyprofile.org.uk/indicators/boroughs/havering>

<sup>3</sup> <http://www.londonpovertyprofile.org.uk/indicators/boroughs/havering>

<sup>4</sup> [www.nomisweb.co.uk](http://www.nomisweb.co.uk)

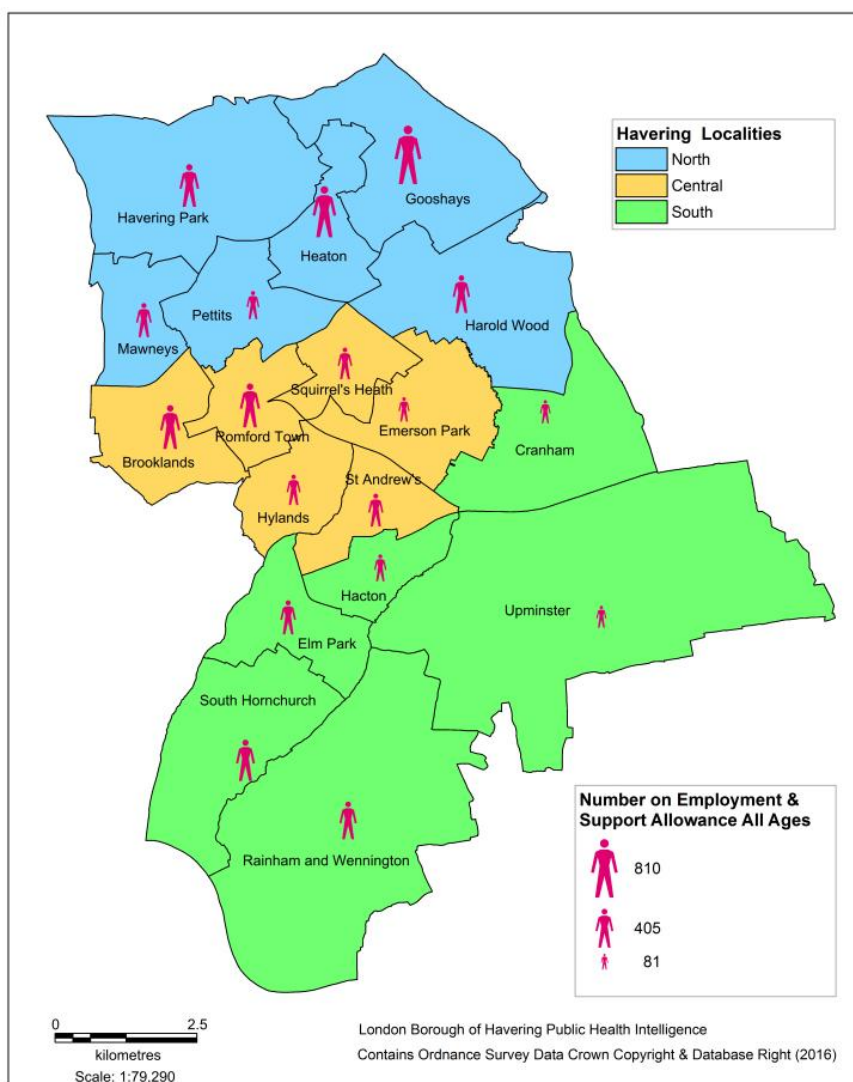


**All unemployment related benefit claimants, all age (July 2017)**

Gooshays, Heaton and Romford Town also have the highest numbers of claimants of Employment and Support Allowance (ESA), whilst Emerson Park, Cranham and Upminster again have the lowest. The three wards with the highest numbers of claimants again account for almost a third (30%) of all cases whereas the three wards with the fewest account for only 7%<sup>5</sup>.

<sup>5</sup> [www.nomisweb.co.uk](http://www.nomisweb.co.uk)





### Number of Havering residents on ESA, all age (February 2017)

20.823% of local employees are in jobs paid below the London Living Wage, placing Havering 15<sup>th</sup> amongst 32 London Boroughs against this measure<sup>6</sup>. Despite low deprivation scores and high employment rates, the average gross income per household in Havering (at £44,430) is low in comparison with the London average (£51,770) (and in the lowest third of all London Boroughs) but slightly higher than the national average (£39,557). The most income deprived wards are in the north of the borough<sup>7</sup>, and include Gooshays, Havering Park and Heaton. These are also the most deprived wards in regards to employment.

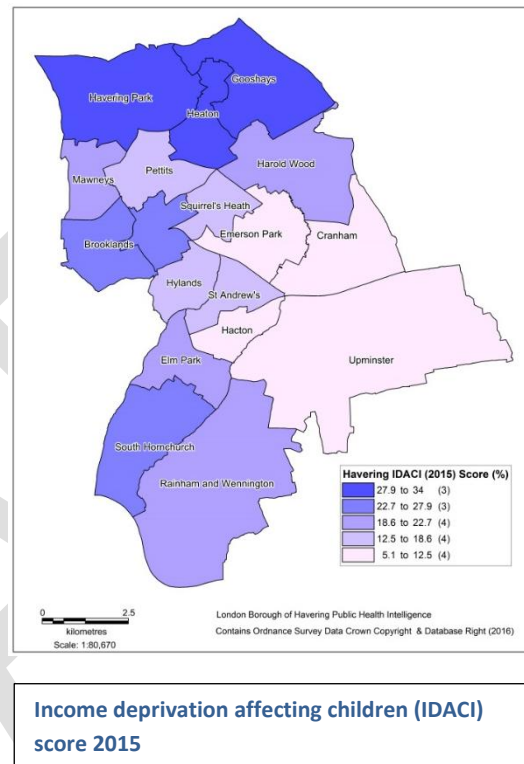
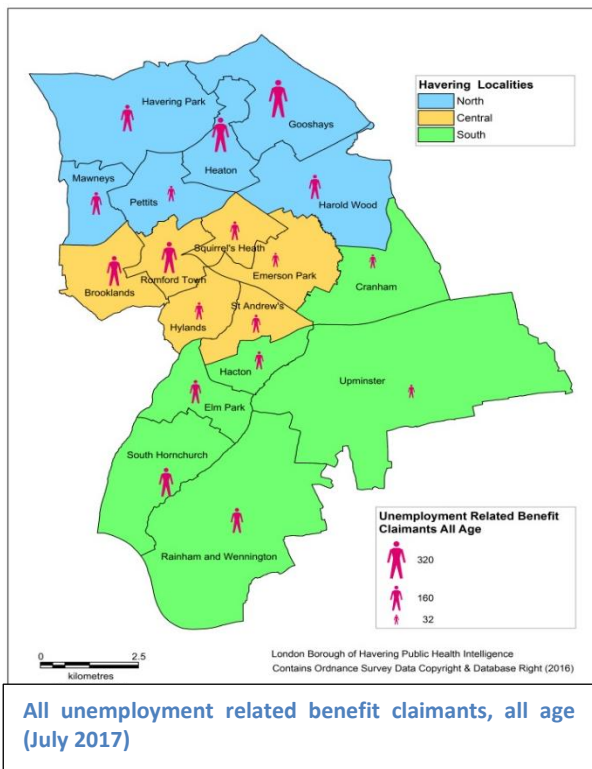
As well as these wards being the most deprived in the borough they also, in comparison to the other wards within the borough, have the highest percentage of children living in poverty. Whilst the majority of children living in Havering are not poor, around 8,800 (24.731%) children aged under 16 do live in income-deprived households. Havering ranks seventh amongst 32 London Boroughs against this measure<sup>8</sup> and is one of just two London boroughs experiencing a rise in child poverty,

<sup>6</sup> <http://www.londonpovertyprofile.org.uk/indicators/boroughs/havering>

<sup>7</sup> Public Health: Needs analysis, figure 11.

<sup>8</sup> <http://www.londonpovertyprofile.org.uk/indicators/boroughs/havering>

while other boroughs are experiencing a reduction. The graphs below demonstrate the levels of child poverty across the borough and the areas with the highest number of households that claim income related benefits. The similarities between the two graphs highlight how the two variables are interrelated and the importance of working with financially excluded adults and children across the borough to ensure both an increase in financial inclusion and a reduction in child poverty in Havering. For financial inclusion to bring about wide benefits to the borough these wards must be specifically targeted at these three wards to ensure the benefits are felt by those most in need of the services.



“Under-employment” is the under-use of a worker due to a job that does not use the worker's skills or leaves the worker idle. In 2018, 2,083 residents were recognised as under-employed within the borough. Financial exclusion affects the under-employed if they are not able to access the services and skill development opportunities that could lead them to becoming fully employed individuals, which in turn can lead to in-work poverty, not least by keeping wages down. Workforce and employment opportunities will need to be developed in the borough in order for under-employment to decrease, and this is to be addressed primarily in other strategies that are currently in development, including the Employment and Skills Plan and Economic Development Strategy.

More people moved into residential accommodation in Havering during 2015 than in any other London borough. Linked to this, the borough has seen a significant increase in the private rented sector. The 2011 Census revealed that the private rented sector in Havering had almost doubled over the previous five years, and the rapid growth of this sector has continued year on year. Private rent in the borough remains more affordable for low earners than anywhere else in London and the borough ranks 22<sup>nd</sup> out of 32 London Boroughs for landlord repossession orders per 1,000 renting households<sup>9</sup>. This, combined with recent welfare reforms, has resulted in people on low incomes and / or claiming housing benefit moving out of central London, towards outer London boroughs such as Havering. However, between November 2014 and November 2015, the London Borough of Havering, along with the neighbouring borough of Barking and Dagenham, experienced a 12.5% increase in the average cost of rental properties. This grew by a further 5% over the following two years, and was at £1,210 per calendar month as at November 2017<sup>10</sup>. The ever increasing rental costs within the borough mean that financial pressures are continuing to be felt, particularly by those renting in the private sector. The rate of homeless households in temporary accommodation (at 7 per 1,000) is lower than across London (at 14.9 per 1,000) but higher than the national figure (at 3.4 per 1,000). The rate of statutory homelessness is similar to the rest of London but higher than across England as a whole. However, the borough has the third highest rate of homelessness acceptances per 1,000 households in London<sup>11</sup>.

## Current Provision

The Council already does a significant amount to help prevent residents from becoming financially excluded in the first instance and to assist those who are, much of which is set out in separate but related plans and strategies. For example, the London Borough of Havering has built the third most social housing of all the London Boroughs since 2013, with only Greenwich and Tower Hamlets building more<sup>12</sup>. Through its Appointeeship and Deputyship Service, Adult Social care is also able to manage the property and financial affairs of clients who lack the capacity to manage these affairs for themselves and have no one else willing and / or able to act in their best interests.

At a strategic level, the Council's Demand Management Strategy prioritises (among other things) tackling poverty and the root causes of poverty; providing effective and sustainable housing options, and increasing employment opportunities, especially for young people. It sets out how we will seek

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<sup>9</sup> <http://www.londonpovertyprofile.org.uk/indicators/boroughs/havering>

<sup>10</sup> <https://homelet.co.uk/homelet-rental-index/interactive-infographic>

<sup>11</sup> <http://www.londonpovertyprofile.org.uk/indicators/boroughs/havering>

<sup>12</sup> <http://www.londonpovertyprofile.org.uk/indicators/boroughs/havering>

to derive social value from commissioning, for example by requiring providers to provide jobs for local residents or target groups (e.g. looked after children or care leavers). It describes how the Council is providing low cost internet access across its housing estates and other areas of the borough, and also how we can assist older residents who are asset rich but cash poor (who have a housing asset of potentially considerable value but limited cash resources to fund activities and care that would enhance their quality of life, independence and wellbeing) whilst also helping someone in housing need. The Council's housing management company is able to lease such properties and enter into a management agreement to rent them to those in housing need. Meanwhile, the home owner is housed in sheltered accommodation, funded by the rental income from their property, and is able to use the balance to self-fund various services to promote their independence. This taps into the value of the person's home without necessitating equity release or sale.

The Council is currently also developing a new Local Plan for Havering which will guide future growth and development in the borough up to 2031. This sets out the need to build more homes and seeks to ensure that the right numbers and types of jobs, as well as the critical infrastructure required, are provided to support the growing and changing population of Havering. For example, it strengthens policy support for independent living and the adaptations needed to facilitate this, and describes how the Council intends to secure improved transport infrastructure (to help residents access work and other services) and optimise the benefits of Crossrail for local residents. The main growth in homes, jobs and infrastructure will be focused on the two Housing Zones in Romford and Rainham and Beam Park as these areas have the capacity to accommodate this development.

The Council's Customer Experience Strategy sets out the steps we will take to ensure that we have a high quality digital environment (including a better functioning website and high quality ICT infrastructure) which allows customers to access the right information, advice and guidance to help themselves, and to access the right service at the right time to meet their need. It sets out our commitment to joining up Council information digitally with partners and appropriate voluntary and community sector organisations; for example, by signposting residents through the Council's website to information provided by the CAB about financial inclusion and debt management, and by improving access to service directories, including those produced by partners. The strategy describes how we will continue to develop and use tools such as the Data Warehouse and Customer Relationship Management (CRM) system to create a "single view" of each customer (including by creating one useful and extensively used customer account), so that they only have to tell us their story once and the Council has a robust overview of any issues and difficulties affecting them. It also sets out how we will seek to help residents prevent and reduce debts to the Council by increasing online and direct debit payments and encouraging advance payments where appropriate, and by ensuring that Council officers have real time data available in relation to payments and debt management. Importantly, the Customer Experience Strategy also describes how we will "future proof" these improvements by asking current and potential future customers to co-design our offer with us.

The Council provides direct support with financial inclusion through Housing Officers who advise residents on what services are available across the borough and any life changes they may be able to make to help them to become more financially included. A specialist debt advice service carried out affordability assessments on behalf of those wanting to access Council tenancies in order to ensure that they do not over-commit themselves. Officers provide advice on claiming the correct benefits

and how to access grants residents may be entitled to. In addition, they refer residents for computer courses with Havering Adult College to build or enhance skills. The officers also research the facilities and services being offered by local banks so they can advise residents accordingly.

Various other discretionary services are also available across the council to assist those who are financially excluded. The authority has a Council Tax Financial Hardship Policy, which grants discretion to reduce the amount of Council Tax an individual is liable to pay by up to 100% if they meet certain criteria. The Council also has an Emergency Assistance Scheme which assists benefit claimants in emergency situations with short term loans, supermarket vouchers, food bank vouchers, furniture and white goods.

The Council also supports Havering College's ROSE programme by providing supported employment opportunities for people with learning disabilities who might otherwise become financially excluded. It also provides up to 12 hours of start-up support for those establishing their own businesses, and has assisted 200 start-ups over the last two financial years. In addition, an Employment and Skills Plan is currently in development, with the aims both of helping those who are currently unemployed to access the labour market, and of supporting those who are currently under-employed or otherwise at risk of suffering in-work poverty and financial exclusion.

As set out above, in promoting financial inclusion, the Council also has a role to play in influencing the behaviour and practices of other both residents and other agencies. The Private Sector Landlord Licensing Scheme seeks to ensure that vulnerable groups receive improved protection when living in Houses of Multiple Occupation (HMOs) and other privately rented properties; prevent rogue landlord activities, and reduce the negative impact that poorly managed accommodation can have on both tenants and the wider community, as well as to educate tenants on their responsibilities as a tenant. Incorporating this education with the money and debt advice provision included in this strategy will ensure that residents develop the necessary financial management and other skills that will help them to remain financially included in the long term.

## **Our Vision**

The Council's vision, Havering – Making a Greater London, is about embracing the best of what Havering has to offer, and how we as a borough can play an active role in the success of the whole of London. It sets out our commitment to actively improve our residents' use of connections to support their communities and provide opportunities. The Financial Inclusion Strategy contributes to the achievement of all four priority themes within the Corporate Plan:

### **Communities**

We want to help our residents to make positive lifestyle choices and ensure a good start for every child to reach their full potential. We will support families and communities to look after themselves and each other through promoting financial inclusion across the borough.

### **Places**

Implementation of the Financial Inclusion Strategy should assist the Council to prevent homelessness and sustain vulnerable residents in their homes and tenancies.

## **Opportunities**

We will provide first-class opportunities by supporting residents to develop skills so that they have the opportunity to manage their own finances sustainably. We will particularly consider how we can better support looked after children, those who are not in education, employment or training (NEET), the long term unemployed and disabled people to access the financial services and skills they need to live successfully independently. In so doing, we will generate increased local wealth for the benefit of all the residents of Havering.

## **Connections**

We will continue to make LB Havering a digitally-enabled borough that is connected to residents and businesses. Enhancing our connections will strengthen the borough's ability to promote digital inclusion across Havering, which will in turn assist us in promoting financial inclusion.

## **Our Aim**

Our aim is for more people across the borough to identify themselves as being financially included and to have access to the right financial services and products to help them manage their finances effectively and so avoid financial difficulties. As part of this this, more children and young people across the borough will have an understanding of available services and products and how to use them sustainably in the future to ensure that they become financially included as adults.

## **Our Desired Outcomes and Priorities**

By implementing the following priorities across the council, LB Havering will see previously financially excluded residents using their developed skills to manage their money and budget effectively and, where necessary, being able to make benefit claims online independently.

The following priorities will ensure that these outcomes can be achieved across the borough and will improve the financial inclusion of our residents:

### **Priority 1 – Digital inclusion**

Digital exclusion is identified as a key cause of financial exclusion across the UK<sup>13</sup>. This is due to people not being able to access online services and bank accounts that could be more cost effective than the current services they are using. As more banks shut down their high street branches in and around the borough, it is becoming essential for individuals to have access to online bank accounts in order to continue to have access to financial services. As well as this, applications for bank accounts, debit and credit cards are being pushed online and therefore if a person is financially excluded they will not have easy access to these services. Not only does digital exclusion affect banking, but from June 2018 it will also affect people's access to the benefits system. With the roll out of Universal Credit commencing in the borough from June 2018, digital inclusion must become a priority for the council as the benefit must be applied for through an online system. As well as this,

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<sup>13</sup> Report: Tackling financial exclusion: A country that works for everyone?, House of Lords committee, March 2017.

digitalisation is becoming more prominent in our day to day lives and therefore by developing these skills residents should receive an improved experience in using a variety of services.

#### Key Actions

The Public Advice and Service Centre (PASC) does not currently provide assistance with benefit applications but there is an expected increase in demand for assistance due to the different process that will need to be followed to apply for Universal Credit. To meet this expected increase in demand LB Havering has taken action to have resources available in the PASC to provide assistance for people to apply for the Universal Credit online. However, it is important that residents' digital inclusion skills are developed to ensure that they are able to assist themselves in the future and not rely on these additional services continuing to be provided by the PASC. To meet this need, Housing Services at LB Havering are currently creating a booklet detailing where there is digital access available across the borough which will be circulated to residents in need. From this, if residents do require assistance with accessing online services or developing their digital skills they will be able to visit one of these locations to receive assistance.

There are a variety of options for LB Havering to promote digital inclusion skills throughout the borough. One resource that can be used to develop these skills is the volunteer centre. Members of staff across a number of teams could be made available to provide training to volunteers to promote digital skills across the borough. After training, these volunteers would then be able help residents in the community who require digital inclusion and support them to become financially included. A small scale version of these has already been successfully introduced in libraries across the borough through 'Techy Teas'. These sessions run on a monthly basis and support residents with improving their technological skills. As well as this, the Welfare Reform Group has submitted a bid to the Department for Work and Pensions for funding for a mobile ICT and an Information, Advice and Guidance (IAG) unit. If the funding for this is approved the facility will be used to promote digital skills to residents near to their own homes. As well as this the council will work with banks to provide digital inclusion skills to residents within the borough who are currently financially excluded.

## **Priority 2 – Educating children and young people about financial services**

To ensure that the Financial Inclusion Strategy has long term positive effects across the borough it is important to include children and young people in its implementation. Currently schools across England are encouraged to provide information on available financial services and good money practices as part of Personal, Social and Health Education (PSHE) lessons. This is not currently compulsory across schools in England however it is compulsory in Scotland, Wales and Northern Ireland.

#### Key Actions

The education department within the Council will work with schools to encourage the promotion of financial inclusion across the borough. This will be done through promoting the importance of teaching children money management skills and how to access financial services through general meetings with schools by the Public Health team. Alongside working with schools to teach children skills so that they are financially included, the council will also promote this learning through

working with other children's and young people's groups across the borough, e.g. the Havering Youth Council.

Financial inclusion will also be promoted to children and young people by working with local banks that provide a wide range of information on introducing children to savings and good money practices. A key opportunity for the council to provide monetary skills training is with children in care and care leavers as these are identified as one of the social groups at the highest risk of being financially excluded as adults. Therefore the council will work with these young people through the newly launched 'Cocoon' facility to provide opportunities to develop these skills for children in care and those leaving care in the borough.

### **Priority 3 – Debt and money advice**

There is the potential for a 'perfect debt storm' to be created across the borough if the Council and its partners do not respond appropriately. This is being driven by increasing rents, an income squeeze, pay day loans and Universal Credit giving individuals the responsibility to pay for their rent instead of housing benefit being paid directly to a landlord. Due to all these factors, and others, it is likely that household debt will rise across the borough, as well as nationally. Therefore, it is important for the borough to work with residents to provide legitimate money and debt advice to ensure the effects of these changes are limited.

#### Key Actions

Currently, the transactional services within oneSource are focusing on recuperating outstanding charges to the council while also supporting those most in need to get the help they require. Help is provided by the team working closely with the Citizens Advice Bureau (CAB), Havering Mind and the National Debt Line. By working with residents the service is able to prevent the person becoming distressed and unable to pay off their debts, which would eventually lead to additional costs being added to their original debt. This debt advice will be rolled out to a range of people in need across the borough, particularly with the introduction of Universal Credit in 2018. It is expected that there will be a higher demand for loans once the new system is rolled out due to the delay in the first payment being paid to the recipient. An existing opportunity to promote this debt and money advice to residents is at the St Kilda's Children's Centre job club. This will allow the advisors to access a range of residents who require assistance with money and debt advice and could therefore currently be financially excluded.

Over the next 12-18 months, the Council will be undertaking work through its data warehouse and other business intelligence tools to improve the quality and use of the data sets available to identify those owing multiple debts to the Council and to offer them assistance to manage their finances and to clear their debts more effectively. A pilot carried out in 2017 showed demonstrable savings to both the Council and its debtors, with income collected earlier and fewer payment reminders and penalties needing to be issued. This more tailored approach to debt tracing and collection will not only enable the Council to upscale those savings, but will also help us to develop a more sophisticated understanding of the extent of financial exclusion within the borough, as well as to maximise benefit and grant take up amongst vulnerable families and businesses.



As well as debt advice, the council will provide money advice and skills to residents across the borough who are financially excluded. The 'Help to Save' scheme is being launched in 2018 for all those in receipt of Working Tax Credits and those who receive Universal Credit with a household income equivalent to at least 16 hours a week at the national living wage<sup>14</sup>. The scheme will give these people the opportunity to save up to £50 each month and they will receive a 50% bonus on the highest balance achieved at the end of the second and fourth year of saving. If residents save the maximum amount each month for four years this will mean that they will save a total of £3,600, including the £1,200 government bonus. The council will work with residents to teach skills on how to save and to access this scheme so that they can receive the benefits available.

## **Priority 4 - Improved provision of information across the Council**

It is crucial that service users are signposted to the right department to ensure that they are accessing the right services and a record is kept of the needs across the borough. By improving the level of information shared across the council, staff should feel more confident in signposting service users to appropriate services.

### Key Actions

Financial inclusion will be promoted by a clear, council wide directory that provides staff with information about the services available across the borough for those who need specific assistance.

The Employment and Skills team at Havering is currently also developing a corporate referral management system which will be used to track the interventions that are offered to residents to help them access employment and training. As well as this the system will track the outcomes that have been achieved through these interventions, in order to establish which are the most effective and so inform future commissioning decisions. By ensuring that people in need are referred to the right area and receive the correct support to access these services, the team will be able to identify the most successful methods of intervention that bring about the most positive outcome for the residents and help ensure they develop suitable skills that ensure they become financially included for the long term.

## **Measures of Performance**

The strategy's success will be measured predominantly through the achievement of the action plan attached at Appendix 1. This will be monitored on a quarterly basis by the Financial Inclusion Working Group. As well as this, the success of the strategy will be evaluated by refreshing the baseline data collected to inform the development of the strategy. A number of existing corporate and service-level performance indicators will also be used to judge the impact of the strategy, as set out at Appendix 2. Targets for each of these indicators will be set annually as part of the corporate and service planning process.

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<sup>14</sup> <https://www.gov.uk/government/publications/help-to-save-what-it-is-and-who-its-for/the-help-to-save-scheme>

Additional performance indicators and targets relating to the provision of debt and money advice will be agreed with the CAB as part of the renegotiation of the Council's funding agreement, as referenced in the Action Plan.

## **Consultation**

A working group has been set up to develop and implement the strategy, with members from across a range of services including Debt Management, Council Tax Collection, Housing, Customer Services, Community Development, Employment and Skills and Business Development. The working group is scheduled to meet quarterly to monitor and assess the success of the implementation of the strategy across the council.

## **Implementation and Monitoring**

Implementation of the strategy will be monitored by the Financial Inclusion Working Group. A progress report will be submitted to the Overview and Scrutiny Board on an annual basis detailing progress made in delivering the action plan attached at Appendix 1.

## **Evaluation and Review**

The strategy will be thoroughly reviewed after the initial three-year implementation period. However, the action plan will be reviewed and amended, if necessary, on an annual basis. Each of these reviews will be completed with the assistance of the working group that has been created to develop this strategy.

## **Further Information**

For further information please contact the Policy and Performance Team by emailing [PolicyServiceDevelopment@haverling.gov.uk](mailto:PolicyServiceDevelopment@haverling.gov.uk)

## Appendix 1

### Making this happen: Financial Inclusion Action Plan

Task	Lead	Desired outcome	Timescales	RAG
Priority 1 - Digital Inclusion				
Create, maintain and distribute a booklet detailing where there is digital access available across the borough	Housing Services	Residents will be effectively signposted to where they can access assistance to develop their digital skills	June 2018	
Make resources available in the Public Advice and Service Centre (PASC) to help residents apply for Universal Credit online	Customer Services Operations Manager	Increased resources available to meet the anticipated increase in demand for assistance with making online-only claims as Universal Credit is rolled out across the borough.	June 2018	
Apply to the DWP for Community Budget Funding for mobile outreach provision	Employment and Skills Manager	Easily accessible, mobile and targeted provision for improving digital inclusion, developing residents' skills and providing information, advice and guidance on a range of financial inclusion issues	Review progression of bid – October 2018.	
Provision of outreach support for residents in community hubs (localities)	Income Manager/Employment and Skills Manager	Ward focused services provided to those most financially excluded across the borough. By focusing on specific needs of each ward, improvements should be made in the digital inclusion of residents to improve their financial inclusion.	Review of implementation March 2019.	

Priority 2 – Educating children and young people about financial services				
Work with schools to develop a PSHE programme to build financial management skills	Healthy Schools Officer/Health Improvement Specialist (Schools)	Children across the borough develop skills to be financially sustainable and to use services available to them now and in the future. This should mean that they become financially included adults in the future.	Review progress December 2018.	
Provision accessible at The Cocoon with an opportunity to offer more specialist support with the CAB	Face to Face Pathways team	Specialised support for Children in Care and Care Leavers. This is a group of people where a high proportion are financially excluded. By developing their skills, they should be able to access the appropriate financial services for them.	Review progress March 2019.	
Carry out direct work with children in care and care leavers to help them plan their education / employment route; to access and sustain appropriate accommodation, and to develop financial inclusion skills	Pathway Coordinators	By carrying out direct work with this cohort of young people to help them prepare their transitions into adulthood, we hope to ensure that they remain in education, employment or training; sustain suitable accommodation, and are able to manage their finances effectively such that they are able to live independently successfully.	Evaluate impact October 2019	

Priority 3 – Debt and money advice				
Renegotiate the Council's funding agreement with the local CAB in order to ensure the provision of effective debt and money advice to residents across the borough	Community Safety and Development Manager	Residents who may be at risk of, or are already experiencing financial exclusion are able to access appropriate support and advice in the community	April 2018	
Improve the quality and use of data sets available to identify and offer assistance to those owing multiple debts to the Council	Income Maximisation Project Manager	By creating a consolidated view of debtors we aim to improve the prospects of successfully collecting income owing to the Council as well as reducing proceedings against individuals, which are both stressful for them and costly to the Council. This project also seeks to contribute to a reduction in avoidable contact with the Council and an increase in online payments.	June 2018	
Priority 4 - Improved provision of information across the Council				
Produce, maintain and distribute a directory to provide signposting to existing financial inclusion services across the council and the voluntary sector	Web Content Team/Customer Services Operations 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.	Review progress and circulation December 2018.	
Design and implement a corporate Referral Management System to track the support offered to residents to access employment and training, and the outcomes achieved through these.	Employment and Skills Manager	This system will reduce duplication of effort and resources across the Council whilst still ensuring that residents are supported to access the services they need to help them access and sustain	Review progress and implementation March 2019.	

	employment. By tracking the outcomes achieved for individuals, the system will also assist the Council in developing a more sophisticated understanding of the efficacy of various initiatives, and so inform future commissioning intentions.	
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Appendix 2

Measures of Performance

Type of Indicator	Performance Indicator	What Good Looks Like	Indicative Targets			Lead Service
			2018/19	2019/20	2020/21	
Corporate Performance Indicators	% of care leavers in both education, employment or training and suitable accommodation	Bigger is better	TBC	TBC	TBC	Children's Services
	Number of families assisted in finding their own housing solution / prevented from becoming homeless	Bigger is better	TBC	TBC	TBC	Housing Services
	% of adults in contact with secondary mental health services in paid employment	Bigger is better	7.2%	7.45%	TBC	Adult Services
	Proportion of adults with learning disabilities in paid employment	Bigger is better	8.4%	8.6%	TBC	Adult Services
	% of 16-18 year olds who are known not to be in education, employment or training (NEET)	Lower is better	4.1%	3.9%	TBC	Learning & Achievement
Demand Pressure Indicators	Number of homelessness decisions	Lower is better	TBC	TBC	TBC	Housing Services
	Number of homelessness acceptances	Lower is better	TBC	TBC	TBC	Housing Services
Corporate Health Indicators	% of Council Tax collected	Bigger is better	TBC	TBC	TBC	Exchequer Services
	% of National Non-Domestic Rates (NNDR) collected	Bigger is better	TBC	TBC	TBC	Exchequer Services
Service-Level Indicators	% automated payments	Bigger is better	40%	40%	TBC	Culture and Customer Access
	% of leaseholder service charge arrears collected (excluding major works)	Bigger is better	98%	98%	TBC	Housing Services
	% of HRA rent arrears against rent debit	Lower is better	1.4%	1.4%	TBC	Housing Services

Type of Indicator	Performance Indicator	What Good Looks Like	Indicative Targets			Lead Service
			2018/19	2019/20	2020/21	
	Total households on the housing waiting list as at 1 <sup>st</sup> of each month	Lower is better	TBC	TBC	TBC	Housing Services
Financial Inclusion Needs Assessment	% of dependent children aged under 20 living in relative poverty	Lower is better	TBC	TBC	TBC	Corporate
	% of children aged under 16 in low income families	Lower is better	TBC	TBC	TBC	Corporate
	Proportion of working-age people in receipt of out-of-work benefits	Lower is better	TBC	TBC	TBC	Corporate
	Proportion of working age people who are unemployed	Lower is better	TBC	TBC	TBC	Corporate



