

Active Inclusion Newcastle

Newcastle's Financial Inclusion Briefing: 2017-18 Q1

Promoting financial inclusion is an important part of Newcastle City Council and its partners' commitment to tackling inequality. Our approach to financial inclusion is based on working in partnership through our Financial Inclusion Group to provide information, advice and support to residents when they face difficulties, and promoting early intervention to prevent problems reaching crisis point. Whilst many of the causes of poverty are out of our control, by working together we can make the best use of the resources available to make the greatest difference for residents.

To support this cooperative approach we aim to share systems, priorities and challenges. To help facilitate this we produce a quarterly briefing note to create a common language, to highlight trends and to review our responses to the following five objectives in our Financial Inclusion Action Plan:

- 1. Maximise income and respond to the welfare reforms**
- 2. Support residents to manage their money, increase financial resilience, reduce harmful debt and prevent homelessness**
- 3. Help residents to train, gain and remain in employment**
- 4. Promote affordable credit options**
- 5. Reduce fuel poverty, increase financial resilience and promote access to bank accounts**

Our quarterly review process helps to create collective agreement about the issues residents face and the difference we are making to those who experience financial exclusion. We recognise that there are limitations in some of the data collected, as organisations invariably count their interventions differently. However, there is sufficient agreement for us to produce these briefing notes to demonstrate the work of the Financial Inclusion Group. Our main aim is to make a positive difference and reduce inequality by prioritising financial inclusion, not to produce a piece of pure academic research. However, we welcome partners to point out any errors or opportunities for improvement.

Headlines:

- Newcastle is part of a Ministerial Working Group pilot (including the Council, JCP, YHN & Crisis) on preventing homelessness related to benefit administration and worklessness; reporting back October 2017
- Universal Credit (UC) 'full service' is now live across the city; 9,647 Newcastle residents were claiming UC on 10 August 2017. Further information about UC and support arrangements for residents is available online at www.newcastle.gov.uk/universalcredit
- On 7 July 2017 DWP announced closure of Jobcentre West by 31 March 2018
- YHN & Money Matters have responded to 368 households affected by the lower benefit cap in Newcastle, including 1,311 children – no families have become homeless
- Newcastle is working with HMRC Civil Service Live on re-imagining, challenge and understanding more about problem debt
- YHN Employability Team won 2017 CIPD North East's Excellence in Employability & Diversity award
- FoodWorks (with Crisis), launched a coffee cart at Newcastle Civic Centre on 17 July 2017
- The next Financial Inclusion Group seminar is on 21 November 2017 and will focus on partnership working with Jobcentre Plus

1: Maximise income and respond to the welfare reforms (including digital inclusion)

Table 1.1: Annualised benefit gains and clients advised by the Newcastle Advice Compact

	2016-17	Q4 (16-17)	Q1 (17-18)	Q2 (17-18)	Q3 (17-18)	Q4 (17-18)
Benefit gains	£30,166,554	£8,480,003	£6,846,660			
Clients advised	18,323	3,980	4,259			

Trends:

Table 1.1 shows that between Q4 of 2016-17 & Q1 of 2017-18, benefit gains by the Newcastle Advice Compact decreased by 19%, while clients advised increased by 7%. This reflects feedback from advisors that welfare reforms mean more time consuming cases, and in particular, that Universal Credit (UC) claimants require a lot of extra support to understand and navigate the process of making claims and getting benefit in payment, including dealing with the lack of income during the six week (or longer) wait for their first payment. More information about benefit advice services are found online at www.newcastle.gov.uk/benefitcontacts, and further information about welfare reforms is available at www.newcastle.gov.uk/welfarerights.

Citizens Advice Newcastle report that people are experiencing the worst benefit problems with UC and Employment and Support Allowance (ESA). For UC, problems include difficulties with the online claim process and proving identity which have resulted in no UC being paid, and the structure of the process making it difficult for people with vulnerabilities to navigate and achieve a successful outcome without support. For ESA, examples include needing help with challenging decisions. Advocacy Centre North and Tyne and Wear Against Unemployment have expressed concern about the amount of demand for representation at social security appeal tribunals, with issues such as ESA removals.

What we are doing:

- The Council and Jobcentre Plus continue to work together to help to reduce benefit sanctions by providing information and quarterly workshops, with 24 people attending in Q4. The next workshop is on 5 December 2017. Further information is available at www.newcastle.gov.uk/financialinclusionforprofessionals
- The [spectrum of advice for benefits](#) was developed with the Newcastle Advice Compact to support residents and services to better understand what level of benefit information and advice services provide, whilst providing information, support and training for those organisations. As part of this approach:
 - The 'Introduction to Benefits Stage 1' e-learning module was completed by 6 people in Q1. This training provides basic benefit information and details of organisations residents can be signposted to for advice
 - Quarterly face to face 'Introduction to Benefits' training was completed by 48 people in Q1; extra sessions were run for partners including Changing Lives, Tyne and Wear Centre Against Unemployment volunteers, and libraries staff, to back-up their Universal Credit online support. Details of the Active Inclusion Newcastle training programme is available online at www.newcastle.gov.uk/financialinclusionforprofessionals
 - 3,081 people received bi-monthly benefit bulletins, an increase of 71 subscribers on the previous quarter, providing the latest benefit news and targeted information. To view and sign up for benefit bulletins visit www.newcastle.gov.uk/financialinclusionforprofessionals or email activeinclusion@newcastle.gov.uk

- The 'Where to get benefit and debt advice in Newcastle' booklet is distributed bi-annually to 3,030 subscribers and internal staff – an increase of 56 subscribers from the previous quarter. It provides details of organisations providing benefit, debt and financial inclusion advice. To view it go to www.newcastle.gov.uk/benefitcontacts and to receive it visit www.newcastle.gov.uk/financialinclusionforprofessionals
- We write a quarterly article for the national Institute of Money Advisers' Quarterly Account magazine, distributed to 1,930 money advisers
- In Q1 2017-18, there were 8,822 unique visits to the [welfare rights and money advice](#) section of Newcastle City Council's website. This is a 20% reduction on Q4 visits, which is due to the spike in visits to the UC page following publicity about its roll out to Newcastle on 15 March 2017. A new 'more detailed' UC page was created in Q4 and has had 1,442 visits. Our most popular page details where people can get benefit and debt advice in Newcastle
- Sanctions continue to decrease for Jobseekers Allowance (JSA) as a proportion of claimants. However, UC brings increased conditionality for more claimants, and recent figures show that there has been an average of 1 UC sanction per 29 UC claimants, compared with 1 JSA sanction per 50 claimants over the same period. We continue to offer Preventing Benefit Sanctions training with Jobcentre Plus (see section 1 below for details of how to book), and are working with the Jobcentre Plus to prevent the risks of homelessness related to benefit administration and unemployment, and reduce the impact that unstable housing can have on residents' capacity to search for work
- Aligned with developing targeted support for health services, we have provided practical information for GP practices and others via GPTeamNet, a web based portal with bespoke information for the health service. Our information has had 134 views in Q1 and generated requests for talks from GP practices
- Citizens Advice Newcastle and others are working with local Members of Parliament to highlight the difficulties faced by UC claimants
- We continue to develop the Homelessness Prevention Trailblazer. A two year programme to consolidate Active Inclusion Newcastle & strengthen our citywide approach to identifying residents' risks of homelessness related to the foundations for a stable life: somewhere to live, an income, financial inclusion & employment opportunities, which will include adapting services, targeting support and catching those we fail to protect. For more information, see our Homelessness Prevention Trailblazer briefing note on the webpage: www.newcastle.gov.uk/homelessnesspreventionforprofessionals
- We have developed a stage 2 Introduction to Benefits e-learning module, which is a practical tool to help staff provide non-specialist benefit information and support and, along with other modules, will be targeted at key staff as part of workforce development. Details of how to access the e-learning is available at www.newcastle.gov.uk/financialinclusionforprofessionals

What next:

- Given the reductions in benefit support, Joseph Rowntree Foundation has developed a [definition of destitution](#), which we are looking to pilot and adapt to understand who and how many be may experiencing this issue in Newcastle, allowing us to inform policy
- A new UC e-learning module is being developed and should be available soon
- As part of the understanding of the link between poverty and health, Citizens Advice Newcastle are making it easier for local GP practices to make referrals to their CCG funded outreach project in Byker
- Newcastle Welfare Rights Service will be working with local GP practices to target disability and related benefit advice to older people

- The Department for Work and Pensions (DWP) and Newcastle City Council will continue the pilot to trial and strengthen systematic joint working between Jobcentre Plus, the local authority and partner organisations in Newcastle, as agreed at the Department for Communities and Local Government and DWP Joint Ministerial Working Group on Homelessness meeting on 14 March 2017

Welfare Rights Service case study – family with additional needs

S is employed full-time and lives with his wife and two children. He approached the service as the bailiffs had knocked on his door due to Council Tax arrears. English is not the family's first language and the bailiffs were refusing to speak to a support worker. The following actions were completed:

- The WRO contacted Council Tax to request that bailiff action be put on hold for 21 days while a benefit check was completed. A financial statement was drawn up with the family and an offer was made to Council Tax to pay off the arrears. As a result of this, bailiff intervention was withdrawn
- While completing the benefits check, it became apparent that S's wife was struggling to manage the children while he was out at work. The children were assessed as both being on the autistic spectrum and DLA applications were made for both children. Both children were awarded middle rate care of £55.65 per week each (£111.30 per week total)
- The WRO contacted HMRC to advise them of the DLA award, and as a result the child disability element was added to the family's Tax Credits. This was worth £122.11 per week
- The WRO claimed Carers Allowance for S's wife, which was awarded, bringing an additional £62.70 per week
- The DLA award also entitled the children to free nursery places worth £45 per week for each child, offering specialist support for the children and easing the burden on S's wife, who had been struggling. Together, these places are worth £4,680 per annum
- The combined increase to the household income from DLA middle rate care and disabled child element of Tax Credits for each child, plus Carer's Allowance for S's wife, was £295.51 per week, or £15,366.52 per annum for the family

Digital inclusion

Table 1.2: Initiatives to promote digital inclusion

	2016-17*	Q4 (16-17)	Q1 (17-18)	Q2 (17-18)	Q3 (17-18)	Q4 (17-18)
Digital Skills Courses	40 sessions 289 attended	10 sessions 77 attended	19 sessions 157 attended			
People's Network take-up	-	-	44%			
Go Digital free Wi-Fi average session length	-	-	144 minutes			
Hours volunteered	897	438	437			

Trends:

Table 1.2 summarises activities to support residents to get online. Between Q4 of 2016-17 and Q1 of 2017-18 the number of courses offered has increased by 90% and the number of attendees has increased by 104%; this has been possible because courses are now run with volunteer support. 157 people attended Digital Skills courses run by the Library Service in Q1; the courses offered include Techy Tea Parties, Online Basics, Online Job Search, and Digital Champion Training. For more information contact lisa.dawson@yhn.org.uk. From 2017-18 onwards, we are monitoring usage of People's Network and Go Digital free Wi-Fi.

What we are doing:

- There are 610 free or low cost digital access points and 72 organisations offering IT training in Newcastle. For more information visit www.getonlinenewcastle.co.uk
- Free Wi-Fi is available in 69 public buildings and city centre streets, helping to increase opportunities for people to get online. For more information visit <http://www.godigitalnewcastle.co.uk/wifi>
- 'Learn My Way' online basic skill sessions have been scheduled to continue to run until December 2017. For more information, or to book a place, visit [Newcastle Libraries' event webpage](#)
- Techy Tea Parties for customers with a tablet, iPhone or smartphone that they want to get more out of, take place on the second and last Thursdays of the month at City Library. For more information, or to book a place, visit [Newcastle Libraries' event webpage](#)
- A Digital Inclusion Network has been established to bring together voluntary organisations, training providers, public bodies and charities to look at digital inclusion in the city
- City Library are delivering one to one support for customers who need digital support accessing Universal Credit. 46 people were assisted during Q1; an increase of 92%
- The Newcastle Libraries Service and Skills Hub have developed a Job Searching Online course which is now open to customers, visit [Newcastle Libraries' event webpage](#) for more information
- A digital financial inclusion course is now being delivered at City Library to YHN tenants who are claiming Universal Credit. For more information contact lisa.dawson@yhn.org.uk
- Basic Computing and Money Online sessions start on 27 September 2017, aimed at people who want to gain basic computer skills as well as learn about online tools and services including YHN Online Rent Account and Newcastle City Council My Account. Sessions run on Wednesdays at City Library until December 2017. For more information or to book a place, visit [Newcastle Libraries' event webpage](#)

What next:

- A Social Media for Community Groups course is being developed to improve the profile of voluntary and community groups in the city
- November's Financial Inclusion Group seminar will focus on partnership working with Jobcentre Plus. For more information email financial.inclusion@newcastle.gov.uk

2: Support residents to manage their money, increase financial resilience, reduce harmful debt and prevent homelessness

Table 2.1: Debt and budgeting advice provision by Newcastle Advice Compact and its impact on Newcastle residents including homelessness prevention through debt advice

	2016-17	Q4 (16-17)	Q1 (17-18)	Q2 (17-18)	Q3 (17-18)	Q4 (17-18)
Debts written off	£3,732,363	£555,000	£927,758			
Clients advised	4,782	1,546	1,622			
Homelessness prevention	815	357	532			

Trends:

Between Q4 of 2016-17 and Q1 of 2017-18 the number of clients advised by the Newcastle Advice Compact increased by 5%, debts written off increased by 67% and homelessness preventions increased by 49%. The amount of debts written off varies as it depends on the type of debts that residents have and on their individual circumstances.

Increases in clients advised and homelessness preventions in Q1 are largely attributed to improved recording by Your Homes Newcastle (YHN)'s Advice and Support Workers. Additionally, from Q1 the number of clients advised includes families affected by the lower benefit cap that are supported by Changing Lives Floating Support Service. Advisors note that the impact of welfare reforms, particularly the lower benefit cap, is exacerbating poverty and money worries.

Money Matters Debt Advisers continue to monitor sustainability of their clients' budgets. In Q1, out of 137 households for whom budgets were completed:

- **67% had sustainable budgets**
- **12% were able to meet their living costs because of additional financial support**, such as Discretionary Housing Payments (DHPs) to help pay their rent and the Supporting Independence Scheme (SIS) to replace unaffordable goods bought on hire purchase
- **21% had unsustainable budgets** where there was no additional financial support available

What we are doing:

We continue to take a coordinated citywide approach to supporting Newcastle residents affected by money problems and debt. Some examples of this work are given below:

- Supporting households affected by the lower benefit cap – [Revenues and Benefits' monthly statistical information](#) shows that at the end of Q1 there were 368 households in Newcastle whose Housing Benefit has been reduced as a result of the lower benefit cap; 48 households out of 368 (13%) were receiving DHP as of 30 June 2017. Households who are claiming Universal Credit (UC) that are affected by the benefit cap are not included in the above data as the DWP has not provided us with this information
 - YHN Advice and Support Workers continue to support their affected tenants
 - The Active Inclusion Service co-ordinates support for private rented and RSL households and prioritises households according to the potential risk of homelessness: 'high risk' households include families that are losing £60.00pw or more in Housing Benefit and/or households that are vulnerable due to their prior or current involvement with prevention services. 'High risk' households are referred to Money Matters for support. By 30 June 2017, Money Matters had offered advice and support to 128 affected households. Information on some of the outcomes and outputs of this support and also on the barriers that the families need to overcome to improve their finances and achieve financial stability is below:
 - 33 households are no longer affected by the benefit cap

- 40 households received debt advice and 31 received budgeting advice; 19 were awarded DHPs which amounted to £20,537 in extra income; 11 were prevented from homelessness and 10 were referred to Newcastle Futures for employment support
- 98 barriers to a stable life were recorded against 31 benefit cap households, including 18 households in unaffordable housing, 16 without access to childcare, and 8 with a smoking addiction which reduces their ability to pay priority bills
- Changing Lives' Floating Support Service accepted 45 referrals in Q1 for lower-risk private rented households and those that didn't engage with Money Matters; by 30 June 2017 15 households had received benefits advice and 5 households had their budget plans completed
- Supporting residents who are claiming UC – YHN and Money Matters provide Personal Budgeting Support (PBS) to residents who need help managing their money as a result of claiming Universal Credit. 122 referrals were made for PBS during Q1
- Supporting residents who are applying for a DHP to help them pay their rent – in Q1 Revenues and Benefits referred 8 residents to Money Matters for budgeting support
- We provide training to partners as part of our [spectrum of advice for money management \(budgeting and debt\)](#). By 30 June 2017 442 people had completed the 'Debt Awareness' e-learning and 140 attended the 'Introduction to Budgeting' training session
- Money Matters supported 1 vulnerable resident to obtain a Debt Relief Order (DRO) in Q1 through its discretionary DRO fund
- The [Homelessness Prevention Trailblazer](#) has begun integrating preventative budgeting and debt advice with employment support, housing and benefits advice to help prevent homelessness

What next:

- In March 2017 Money Advice Service (MAS) released the [Standard Financial Statement \(SFS\)](#), a single format for financial statements, allowing debt advisors and creditors to work together to achieve the best outcomes for people struggling with their finances. We are consulting with MAS about the Council's Corporate Debt Strategy to help us create more consistency between the Council's collection departments and debt advisers, and a smoother transition through the debt collection process for residents who owe money to the Council

Money Matters case study: Supporting a family affected by the benefit cap

L is 35, single, and lives with her 6 children (aged 15, 11, 8, 3 and 10 month old twins) in a 3 bedroom private rented tenancy. She isn't working due to looking after her youngest children full-time and having postnatal depression. The family were affected by the lower benefit cap on 26 December 2016, with a Housing Benefit reduction of £136.81 per week. The support provided by Money Matters has resulted in the following:

- Additional money coming into the household – she received a DHP award of £614 and a Supporting Independence Scheme award of two cots and bedding (value £245). Money Matters also made an application to a charity for a double buggy as hers has broken and advised her to consider obtaining child maintenance from the children's fathers
- Reduction in her expenses – Her water tariff reduced by 50% (an annual saving of £204); she halved her tobacco use (she is addicted to smoking) and she obtained Under 16 Pop cards which enable her children to travel at concessionary child fares on public transport
- Debt relief – Money Matters helped her reach an agreement with her landlord to pay her rent arrears at £20 per month and negotiated for £1,331 of water debt to be written off
- She registered on Tyne and Wear Homes so that she can bid for more affordable housing
- She was advised to join Moneywise Credit Union to save for Christmas expenditure

3: Help residents to train, gain and remain in employment

Table 3.1: Number of people supported into employment, self-employment, volunteering or apprenticeships

	2016-17	Q4 (16-17)	Q1 (17-18)	Q2 (17-18)	Q3 (17-18)	Q4 (17-18)
Newcastle Futures	284	70	42			
Supported Employment Service	43	6	14			
YHN	108	28	8			
Changing Lives	32	7	20			
Crisis Skylight Newcastle	53	9	*0			
JET	**147	147	Not available			
Ingeus	**322	**322	259			
Total	667	589	331			

* Figures for Newcastle residents not available due to reporting restrictions

** Part year figures

Trends:

Table 3.1 shows that between Q4 of 2016-17 and Q1 of 2017-18 the overall number of residents supported into employment has decreased by 69%, as not all partners have reported their figures for Q1 via the Newcastle Employment Support Compact.

Employment advisors from the Newcastle Families Programme, the Supported Employment Service, Crisis Skylight, and Changing Lives continue to work with residents experiencing significant barriers to employment which must be overcome before work can be considered. Typically, barriers relate to confidence, debt, concerns about being “worse off” and fears about rent affordability. Advisors also note that the changing nature of the labour market has resulted in more temporary and zero hour contracts or working hours that are not suitable for people with childcare responsibilities. The rise in such employment contracts can create additional pressure for jobseekers. However, services are still supporting clients into employment of all kinds, including garden care, production / manufacturing and barista roles.

What we are doing:

- The 8 tenants employed by YHN through their Your Homes Your Jobs programme in Q1 had collectively been unemployed for 77 years prior to the scheme
- YHN has won a CIPD Excellence in Employability and Diversity award for its Your Homes Your Jobs scheme, which provides employment for tenants in a range of roles from office-based administration to garden maintenance. The award was given in recognition for the way the scheme has been integrated into their core business
- We have developed a Newcastle Employment Support Protocol. This is a learning framework designed to improve the alignment between employment support and benefit, housing, budgeting and debt advice services. 11 organisations have signed up to the principles set out in the protocol. For more information, email david.rumney@newcastle.gov.uk
- We have established an Employment Support Case Management Group to support residents to find and remain in sustainable employment. This will provide a forum to share complex cases where barriers to employment are significant and work with partners to identify opportunities to overcome those barriers. The next meeting is on 19 October 2017. For more information email financial.inclusion@newcastle.gov.uk

- Referrals can now be made via Newcastle Gateway to the Supported Employment Service, Crisis Skylight's employment service, Newcastle Futures, YHN's employment service and Changing Lives employment service. JET are working on joining the system. For more information, email activeinclusion@newcastle.gov.uk
- The Skills Hub and City Library offer a variety of free workshops and events to help people into work. Details of upcoming events are available [here](#)
- The Wise Steps programme, led by The Wise Group, aims to support some of the most disadvantaged people in Newcastle into employment. For more information email wisesteps@thewisegroup.co.uk
- Moving On Tyne and Wear is an employment programme aimed at supporting people aged 25 and older with a significant physical or mental health issue to secure sustainable employment. Changing Lives are part of the Northern Inclusion Consortium who, along with Mental Health Concern, are responsible for the delivery of this programme. For more information visit www.motw.org.uk

What next:

- We have developed an 'Introduction to Employment Support' training session. Delivery of this session has been delayed due to sickness, but we expect to announce training dates later in 2017. For more information email financial.inclusion@newcastle.gov.uk

YHN case study: Employment following bereavement

D approached YHN for assistance to get into work in 2016, after the death of his wife. He had been her full-time carer for 25 years and since her death he felt he lacked purpose, and wanted to access employment to develop his skills, increase his motivation and give him "something to get out of the house for".

- YHN supported him onto a pre-employment course which covered topics including application form writing, IT skills and interview techniques. Despite struggling with some of the technical elements, D demonstrated a great attitude, reliability and a genuine desire to succeed in the role
- The course had a guaranteed interview upon successful completion; at the end of the course, D was successful at interview and has been offered one of the positions available through the Your Homes Your Jobs scheme
- D has now been in post for three months and according to his employers, "has been an absolute pleasure to employ. He has never missed a day, never turned up late and his skills and experience gained from previous roles, although 25 years ago, are coming to the fore and are really benefitting the team that he is working in."

Ingeus case study: employment following sickness

L came onto the Work Programme in November 2016 after a period of sickness with anxiety and depression, having not worked since 2005. Initially, L was very nervous; she wanted to return to work but felt that her previous work was too stressful to return to.

- After attending 1-1 appointments with advisor, she decided to look for work in the care sector
- L also attended a number of health & wellbeing sessions to assist with her anxiety & depression; a major fear was that she would not pass a DBS check due to her past issues and worried this would stop her getting work. Her advisor felt that if she was honest with potential employers at interview, they might still offer a job. L agreed to do this and felt much more confident thinking she could find work in her chosen sector
- During her time on the Work Programme, L attended numerous one-to-one sessions with her advisor, including mock interviews and workshops, and her confidence grew
- L saw a job advertised online for a caring role in her local residential home and, with her adviser, completed an online application. She was invited to attend interview and booked an additional interview preparation session, to ensure she felt ready. On the day of the interview, L informed the employer of the past incident that would appear on her DBS; the employer decided to offer her the job due to her performance at interview and honesty about her past
- L started work in April 2017, and absolutely loves her new role. Her colleagues are now friends and the service users “make going to work worthwhile”. During a follow-up call, she said that with her earnings and tax credits she had never had so much money and was saving each week to go on holiday to Blackpool – somewhere she had always wanted to go

4: Promote the expansion of affordable credit options as an alternative to expensive high interest credit, such as payday loans or loan sharks

Table 4.1: Moneywise Credit Union membership and loans granted

	2016-17	Q4 (16-17)	Q1 (17-18)	Q2 (17-18)	Q3 (17-18)	Q4 (17-18)
No. of members	8,792	8,792	9,032			
Loans granted	2,143	397	480			
Loan value	£2,158,531	£392,325	£500,676			

Table 4.2: Five Lamps loans granted and loan value (Newcastle residents)

	2016-17	Q4 (16-17)	Q1 (17-18)	Q2 (17-18)	Q3 (17-18)	Q4 (17-18)
Loans granted	566	142	81			
Loan value	£391,695	£105,100	£58,640			

Trends:

Moneywise Credit Union's membership continues to grow. Since the development of our collaborative approach to financial inclusion in 2011, membership has increased by 80%. Loans granted has increased by 21% between Q4 of 2016-17 and Q1 of 2017-18.

Loans granted by Five Lamps has decreased by 43% over the same period. Five Lamps no longer have an office in Newcastle and have not undertaken active promotion in the area since 2012. As a result, the majority of their custom is generated from repeat business.

The Own Your Own scheme developed by Moneywise Credit Union and YHN to provide low cost loans for household items, helping to discourage residents from purchasing goods through expensive, high interest credit providers, has ceased due to low take-up.

What we are doing:

- The Illegal Money Lending Team offers free Stop Loan Shark Awareness Training sessions to organisations and volunteers, to raise awareness of the dangers of loan sharks and how to tackle them. For more information email natalie.barker@birmingham.gov.uk
- Moneywise Credit Union and the Illegal Money Lending Team are working together to help build residents' financial resilience and prevent people from turning to loan sharks. There is a limited amount remaining in the promotional fund available for households who open a credit union account. For more information email annie.murphy@moneywise.org.uk
- Moneywise Credit Union is undertaking a promotion campaign for existing members
- Newcastle Law Centre have launched a payroll deduction scheme making it easier for staff to save with Moneywise Credit Union. Organisations interested in offering a payroll deduction scheme for staff can email symon.agnew@moneywise.org.uk
- The Millin Centre have launched a local credit union collection point to help more residents save money on a regular basis. For more information about opportunities to save with Moneywise Credit Union phone 0191 2767693
- Five Lamps is working in partnership with ASDA to promote affordable credit options to customers. Further information is available at www.money.asda.com/personal-loans/
- Moneywise Credit Union has recently employed a Business Development Manager who will be responsible for supporting the growth of the business

What next:

- Moneywise Credit Union are one of five credit unions across the country taking part in a fifteen part BBC documentary series entitled 'Life and Debt'. The series will be screened in autumn 2017
- Moneywise Credit Union is working with Engage to develop an account suitable for residents in receipt of Universal Credit who do not have or do not want a bank account
- Moneywise Credit Union are exploring expanding membership to self-employed residents

Sure Start Case study: Summer on a Budget

J is a single parent. She works part-time but, while adjusting to life following her relationship breakdown, had built up some debts. She was feeling overwhelmed and didn't know how she would clear her debts, or give her children the childhood memories they deserved while still living within her (reduced) means. She attended a "Summer on a Budget" session, where she was given ideas for affordable, fun family activities and days out, as well as information about affordable credit, budgeting and debt support available in the city. Following the session, J confided in a Sure Start worker about her money worries and was supported to gain specialist advice from Citizens Advice Newcastle. Because J has ADHD she needed support from Sure Start to keep her focused on resolving her financial issues, including help writing to-do lists, prompting and reminders to complete the tasks she had set herself. This was her feedback:

Just wanted to say I am really pleased I attended the summer on a budget recently. There was a lot of valuable input to support me trying to budget and make the most of the resources I have. It was great to find out that Sure start can actually help people like me with financial difficulties.

Had I not of attended summer on a budget I wouldn't of had chance to speak with you and have you support me. You have been very helpful in asking the right questions to support me in way that really helped. The fact I was at a really bad point where my debt had caught up with me.

You have made a difference as you have helped support and motivate me to take steps to resolve the problem. Knowing you were going to support me at the citizen's advice today made a big difference.

I'm now at the point of Debt relief being order being processed, which I just didn't seem to be taking the next steps to do it by myself. I just wanted to say a big thank you for your support.

5: Reduce fuel poverty, increase financial resilience and promote access to bank accounts

Table 5.1: Energy Services new referrals, cases closed and financial outputs

	2016-17	Q4 (16-17)	Q1 (17-18)	Q2 (17-18)	Q3 (17-18)	Q4 (17-18)
New YHN referrals	251	68	68			
New non YHN enquiries	56	15	8			
Energy debts written off	£82,224	£11,626	£28,317			
Total cases closed	254	67	50			
Average financial gains	£323.72	£173.53	£566.34			

Table 5.2: Citizens Advice Newcastle's Northern Powergrid Fuel Debt Project's new clients seen and fuel debt issues dealt with

	2016-17	Q4 (16-17)	Q1 (17-18)	Q2 (17-18)	Q3 (17-18)	Q4 (17-18)
New clients	533	126	Not available			
Issues addressed	1,341	309	Not available			

Trends:

Newcastle City Council's Energy Services provide specialist energy saving and fuel debt advice to Newcastle residents and fuel debt casework for YHN tenants. Table 5.1 shows that between Q4 of 2016-17 and Q1 of 2017-18 there was an 8% decrease in the number of referrals and enquiries received, although this follows an 11% spike in Q4 of 2016-17, and is consistent with the number of referrals and enquiries dealt with in Q1 of 2016-17. The average financial gain per case has increased by almost £400.

Citizens Advice Newcastle's Northern Powergrid Fuel Debt Project started in October 2014. It provides specialist advice to residents experiencing problems with energy bills and fuel debt. Figures for Q1 are unavailable due to changes to the database.

What we are doing:

- Warm Up North have completed the installation of fully funded central heating systems for fuel poor households with funding awarded by the former Department of Energy and Climate Change. 89 Newcastle households benefited from the scheme
- Warm Zone offer assistance to low income home owners who suffer from a health condition made worse by living in a cold or damp home. For more information phone 0800 0199969
- YHN is running a pilot for a 'Void Affinity' scheme which allows the energy supply for their empty properties to be switched to a preferred supplier. The energy supplier choice was based number of factors, such as energy advice, smart meters, pricing and management issues. The pilot is being trialled in Kenton ward and, if successful, will be rolled out across the city

What next:

- Energy Services are reviewing best practice from the other cities which have decided to have a greater role in the supply of energy to their communities and are reviewing options for increasing the energy supplier choices available to residents

Energy Services case study – erroneous transfer of utilities

G received a letter stating that she owed Ovo £1150 and that they would be installing a prepayment meter. G had thought her energy supplier was EON but when she checked her payments, she realised her Direct Debit had been cancelled. G contacted EON and was advised that they had not been her supplier since February 2016. She contacted Age UK for advice and was referred to Newcastle City Council's Energy Services for support:

- An erroneous transfer complaint was raised with Ovo; the bill was cancelled and the warrant to install a prepayment meter was stopped. The gas and electricity supplies were returned to EON
- Ovo made a goodwill payment to G of £180 to compensate her for the distress and the loss of the Warm Home Discount
- G was awarded £750 from the EON Energy Fund to cover the year that her payments had been cancelled

Active Inclusion Newcastle

The Financial Inclusion Group is part of the Active Inclusion Newcastle partnership approach that responds to the growth in demand for information, advice and support to promote social and financial inclusion and to prevent the risk of homelessness with reduced resources. The Active Inclusion Newcastle partnership coordinates responses to the welfare reforms, austerity and destitution by creating the conditions for stability:

- **An income**
- **Somewhere to live**
- **Financial inclusion – life without excessive debt**
- **Training and employment opportunities**

The Active Inclusion Newcastle partnership provides and supports partners to deliver the following:

Primary prevention activities – to support making the prevention of homelessness and destitution ‘everyone’s business’:

- Information for professionals, volunteers and the public – financial inclusion examples are available online at www.newcastle.gov.uk/financialinclusionforprofessionals
- Consultancy advice for professionals and volunteers – contact details are available online at www.newcastle.gov.uk/financialinclusionforprofessionals
- Briefing sessions for professionals and volunteers – to request a briefing, email activeinclusion@newcastle.gov.uk
- Spectrums of advice – details are available online at www.newcastle.gov.uk/financialinclusionforprofessionals
- Training for professionals and volunteers – details of e-learning modules and face to face training sessions are available online at www.newcastle.gov.uk/financialinclusionforprofessionals
- Protocols and policies – details are available online at www.newcastle.gov.uk/homelessnesspreventionforprofessionals
- Partnerships and governance – details are available online at www.newcastle.gov.uk/financialinclusionforprofessionals
- Copies of previous quarterly reviews are available online at www.newcastle.gov.uk/benefits-and-council-tax/welfare-rights-and-money-advice/information-professionals-and-volunteers/financial-inclusion-group

Secondary prevention activities – specialist advice and accommodation services that community based primary services can turn to when they need help

Crisis activities – services that support people facing destitution when community and preventative support fails to prevent crisis

Next steps and how to get involved

The issues raised in this briefing were discussed at the Newcastle Advice Compact meeting on 16 August 2017. Feedback has been incorporated into this document which will be presented to councillors and the Financial Inclusion Group at our next seminar on 21 November 2017.

For more information on financial inclusion:

visit www.newcastle.gov.uk/managingyourmoney

contact Sophie Reid-McGlinn: phone 0191 277 1706, email sophie.reid-mcglinn@newcastle.gov.uk