

Active Inclusion Newcastle

Newcastle's Financial Inclusion Briefing: Q4 2014-15

The Council and its partners are committed to tackling inequality. Promoting financial inclusion is an important part of this work. 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 resources available to make the greatest difference for residents.

To support this cooperative way of working we seek to share systems, priorities, challenges and create a common language. To help facilitate this we produce a quarterly briefing note to highlight trends and to review how we are responding to the following five objectives in our Financial Inclusion Action Plan:

- 1. Maximise income and respond to welfare reform**
- 2. Support residents to manage their money and promote access to independent debt and budgeting advice**
- 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 reviews help to create collective agreement about the issues residents face and the difference we are making to people 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 briefings 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, but we welcome partners to point out any errors or opportunities for improvement.

Headlines:

- In May 2015 Money Matters won the Institute of Money Advisers' 'Best Financial Capability Project 2015' award. The project aims to break the cycle of debt which many clients can still be stuck in following a Debt Relief Order due to poor money management skills.
 - The government has announced an additional £12 billion of cuts to welfare. We will consider the impact that this will have on our residents and what, if any, mitigating action we can take.
 - On 27 April 2015 the staggered introduction of Universal Credit started in Newcastle. This document provides details of the work being undertaken to support residents affected by its introduction.
 - In 2014-15 our Welfare Rights Service Officers exceeded £1m in financial gains per worker; this is an increase of 19% on the previous year.
 - During 2014-15 Energy Services realised annual energy bill reductions of over £50,000 for residents experiencing fuel debt, billing errors or other energy related issues.
 - Your Homes Newcastle (YHN) have developed 18 peer Digital Champions to support tenants to get online. Since the launch of the Digital Champions in June 2015 26 people have been helped to increase their digital skills.
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1: Maximise income and respond to welfare reform – including benefit take-up and digital inclusion

Table 1.1 Annualised benefit gains and clients seen by Newcastle Advice Compact

	2013-14	2014-15 Q1	Q2	Q3	Q4	2014-15
Benefit gains	£21,902,716	£4,454,938	£5,853,807	£6,610,236	£7,247,975	£24,166,976
Clients seen	16,017	3,344	5,324	5,056	5,177	18,901

Trends:

Table 1.1 shows that between quarter 3 (Q3) and quarter 4 (Q4) the Newcastle Advice Compact experienced a 10% increase in benefit gains. Part of this is due to an increase in the number of positive Personal Independence Payment awards and back payments witnessed this quarter.

During 2014-15 the Newcastle Advice Compact supported more people to maximise their income. There has been an 18% increase in clients seen and a 10% increase in benefit gains when compared to 2013-14. This is mainly due to targeting resources towards the most vulnerable, an approach which has seen the Welfare Rights Service secure an additional £3,019,989 for families with disabled children – an increase of 66% on the previous year.

Welfare reforms continue to impact on households. A recent report by an independent group of women authors entitled '[Our Lives: Challenging attitudes to poverty in 2015](#)' helps to define some of the stories behind the welfare reform headlines and statistics. Following May's general election, government has announced that welfare reforms will continue. In addition to the existing £22 billion welfare reform savings from benefits, the government are planning a further £12 billion in welfare cuts. This represents a 5% cut in overall social security spending. Whilst much of the detail is still to be announced, it is anticipated that measures will include:

- An additional freeze on some working age benefits;
- A lowering of the existing benefit cap from £26,000 to £20,000 outside of London;
- Replacing Jobseeker's Allowance for 18 to 21 year olds with a new Youth Allowance, and;
- The removal of Housing Benefit for people aged between 18 and 21 years.

The increased conditionality surrounding benefit entitlement means that for many residents securing paid employment will become a necessity.

Organisations such as Newcastle Citizens Advice Bureau (CAB), Sure Start and Changing Lives continue to raise concerns about the impact of benefit sanctions on working age people. Latest data from the Department of Work and Pensions (DWP) shows that the number of jobseekers sanctioned has reduced from an average of 521 per month in September 2014 to 442 per month in December 2014. This drop reflects a reduction in unemployment rates and the partnership approach we have developed with Jobcentre Plus to help people avoid sanctions in the first place.

What we are doing:

- We are continuing to work in partnership to support residents to prepare for Universal Credit. The Newcastle Universal Credit Support Partnership Triage Trial will continue until August 2015 and will be extended to include Isos Housing, Single Homeless Fund providers and supported housing

providers. The Triage Trial is also being used as the core for reviewing support planning arrangements to respond to the demands of the welfare reforms.

- We are continuing to work in partnership with Jobcentre Plus to reduce the number of adverse sanctions awarded in Newcastle through quarterly workshops. During 2014-15 workshops were attended by 128 people. The first of the workshops in 2015-16 was held on 25 June 2015 and was attended by 21 people. The next workshop will be held in September 2015. For more information email: financial.inclusion@newcastle.gov.uk
- [The spectrum of advice for benefits](#) has been developed with the Advice Compact to help gauge what level of benefits support services are expected to provide and the support they can receive to achieve that level. As part of this approach we have:
 - Categorised the [Newcastle Services Directory](#) to reflect the spectrum of advice in Newcastle
 - Produced an 'Introduction to Benefits' stage 1 e-learning module. This module has been completed by 54 people. For more information, or to request access to the module, email: activeinclusion@newcastle.gov.uk
 - Organised quarterly 'Introduction to Benefits' training sessions which will be held in various venues across the city. Further information is available on Newcastle City Council's [Information for professionals and volunteers webpage](#)
 - Provided support to tier 3 (specialist) advisers, for example through the development of bi-monthly digests.
- We are continuing to roll out our Active Inclusion Newcastle 'offer of support' to organisations across the city. For more information email: activeinclusion@newcastle.gov.uk

What next:

- We will review the impact of the increased welfare reform cuts and what this will mean for residents
- We will hold a workshop in September 2015 on the changes in benefit entitlement for European Economic Area (EEA) nationals and the risks of destitution so that partners can consider this topic and what it means for service providers. For more information email: activeinclusion@newcastle.gov.uk
- The Welfare Rights Service will be undertaking a Working Tax Credit take-up campaign with the Bangladeshi community during June and July 2015.
- To help improve referrals and coordination our Welfare Rights Service visited 40 medical practices. We will consider how to further develop links with health colleagues at the Financial Inclusion Group seminar in October 2015.
- Your Homes Newcastle (YHN) and the Welfare Rights Service will be undertaking a targeted Pension Credit take up campaign specifically focusing on mixed age couples.

Digital inclusion

Table 1.2 Free or low cost internet access points and organisations offering IT training in Newcastle

	2013-14	2014-15 Q1	Q2	Q3	Q4	2014-15
Free / low cost internet access points	655	648	662	678	680	680
Organisations / venues offering IT training	85	85	69	63	72	72

Trends:

Table 1.2 shows that between Q3 and Q4 the number of free or low cost IT access points in Newcastle has remained consistent. During the same period the number of organisations / venues offering IT training has increased by 14%. This is as a result of additional resources being installed at Westgate College (part of Newcastle Futures initiative – Go Westgate).

The interactive map showing the computer and IT support available in Newcastle is available [here](#).

What we are doing:

- The Newcastle Universal Credit Support Partnership Triage Trial includes questions relating to digital inclusion. This will help assess the digital capacity of residents in the city and increase awareness about computer and internet access and IT training available.
- Newcastle Libraries can provide individual support to residents making online Universal Credit claims. There have been no referrals received as yet. However, we will continue to promote the support available.
- YHN have developed 18 peer Digital Champions to support residents to get online. Digital Champions are based at Walker Central Housing Office and Walker Learning Hive on a weekly basis. The Digital Champions support monthly drop in sessions at City Library as well as bespoke drop in sessions and individual appointments at community venues across the city. Since their launch in June 2015 26 tenants have been helped to increase their digital skills. For further information, phone 0191 278 8600 or email getinvolved@yhn.org.uk
- We have developed a partnership with Intraining based at Newcastle College to support Newcastle Libraries' work clubs. Intraining employment advisors attend work clubs, providing residents with specialist support to help people move into employment.
- In response to a request from Age UK Newcastle we have developed a guide to help people understand the terminology surrounding home broadband connections and tips on how to search for a good deal. Email activeinclusion@newcastle.gov.uk to request a copy.
- YHN have launched a new app allowing tenants to view their rent account via their mobile phone. Staff are supporting tenants to make full use of this tool. This approach provides an opportunity to talk about good money management and to identify and address potential money worries before problems reach crisis point.

What next:

- Work to develop Newcastle's 'Digital by Choice' approach continues. Our vision is to have excellent digital services which are so easy to use that people choose to use them first.
- We are in the process of organising a monthly Techy Tea Party session which will take place on the last Thursday of every month at City Library. Once confirmed, details will be promoted to partners.
- We are looking at ways to increase the use of the People's Network computers in the city. This will include reassessing the weekly time limits set, promoting underused facilities and making City Learning People's Network venues visible to staff and customers booking computers.

2: Support residents to manage their money – including promoting access to independent debt and budgeting advice to prevent money worries and debt from reaching crisis point and homelessness prevention

Table 2.1 Debt advice and homelessness prevention through debt advice by Newcastle Advice Compact

	2013-14	2014-15 Q1	Q2	Q3	Q4	2014-15
Debts written off	£4,193,358	£1,030,592	£1,184,572	£661,853	£589,272	£3,466,289
Clients seen	3,647	875	918	941	1,123	3,857
Homelessness prevention	559	122	121	179	160	582

Trends:

Table 2.1 shows that between Q3 and Q4 the number of clients seen has increased by 19%. During the same period homelessness preventions have decreased by 11%, however homelessness prevention during Q4 is still higher than in Q1 and Q2 of 2014-15.

In 2014-15 Newcastle Advice Compact supported more people to manage their money and deal with problem debt than in 2013-14. The number of clients seen has increased by 6% and homelessness prevention by 4%, when compared to 2013-14. This increase is a result of improved recording and our cooperative way of working. Between 2013-14 and 2014-15 there has been a 17% decrease in debts written off. As a measure, debt written off can vary as it is dependent on the value of individual clients' debts and their personal circumstances.

Money Matters debt advisers have noted that welfare reform continues to have an impact on residents. Many social housing tenants have already received three awards of Discretionary Housing Payment (DHP) to temporarily subsidise the "bedroom tax" and further awards are not guaranteed, making financial stability difficult. Additionally, Money Matters are finding that people experiencing excessive debt need to postpone their insolvency applications as they have not been able to find a solution to reduce their monthly outgoings.

What we are doing:

- The delivery of the Universal Credit Triage Trial is continuing until August 2015 and will be extended to Isos Housing and the new Community Family Hubs.
- YHN and Money Matters are providing Personal Budgeting Support (PBS) to the first tranche of residents who are claiming Universal Credit in Newcastle and need help to manage their money and pay their bills on time, as they transition to new arrangements. Between 27 April 2015 and 15 June 2015 four Universal Credit claimants have been referred to Money Matters for PBS.
- Money Matters are continuing to provide financial capability sessions to vulnerable clients who are accessing their Debt Relief Order (DRO) Fund to free themselves from the burden of excessive debt. The team has won the Institute of Money Advisers' 'Best Financial Capability Project 2015' award for this innovative way of working. The project aims to break the cycle of debt which many clients can still be stuck in, following a DRO, due to poor money management skills. During Q4 three requests were made to the fund and eight clients attended individual financial capability sessions.

- We are continuing our work with the 16 Plus Team and YHN's Young People's Service (YPS) to improve financial inclusion support for care leavers. The YPS are updating their support plans and budgeting sheets to strengthen the money management support provided. More information about monthly budgets and priority bills will be included to ensure that young people and care leavers are given skills to manage money.
- Newcastle CAB is delivering 'Basic Debt Advice' training sessions to their staff and volunteers. This offer has been extended to organisations part of the Newcastle Advice Compact.
- A 'Debt Awareness – Level 1' E-learning module was developed in March 2015 by the Active Inclusion Newcastle Unit and is now being rolled out to partners. Council staff can access it by logging into the council's Learning Management System. External partners can request free access to the module by emailing: activeinclusion@newcastle.gov.uk.

What next:

- The [spectrum of advice for money management \(budgeting and debt\)](#) was adopted by the Advice Compact in March 2015. It aims to better support non-specialist advice services to respond to financial exclusion and the risk of homelessness. Support will be rolled out to wider partners during 2015. We will target supported housing providers in the first instance.
- The Active Inclusion Newcastle Unit is developing a programme of quarterly 'Introduction to budgeting' training sessions for frontline staff. The first session will be held in September 2015. For more information email activeinclusion@newcastle.gov.uk
- We will work with Payplan to consider the development of a coordinated approach to supporting their vulnerable clients.
- We are working together with Northumbrian Water to target debt advice to households with high levels of water debt, focusing on residents in Walker first. This will tie in with our work to extend the principles of the Walker Welfare Reform Pilot to people who are reaching the end of their DHP award and are at risk of homelessness due to the "bedroom tax".
- Newcastle CAB is working in partnership with Newcastle and Durham Universities to research the impact of high interest credit and debt. This research will take place during summer 2015.

3: Help residents to train, gain and remain in employment by developing holistic packages of support

Table 3.1 Clients registered and supported into employment by Newcastle Futures

	2013-14	2014-15 Q1	Q2	Q3	Q4	2014-15
Clients registered	1,534	320	307	259	334	1,220
People supported into employment	680	154	150	129	94	527

Table 3.2 People supported by the Newcastle City Council Supported Employment Service

	2013-14	2014-15 Q1	Q2	Q3	Q4	2014-15
No. of people supported	261	155	16	21	25	217
No. of people gaining employment	42	16	5	10	10	41
No. of people gaining a qualification / accreditation	80	1	40	18	0	59

Trends:

Table 3.1 shows that between Q3 and Q4 the number of clients registered with Newcastle Futures increased by 29%. However, during this period there has been a fall in the number of people supported into employment. During 2014-15 the number of clients registered and the number of people supported into employment has fallen by 20% and 22% respectively when compared to 2013-14. This fall is a result of a 20% reduction in staff.

Table 3.2 shows the number of disabled people supported by the Supported Employment Service. During 2014-15 the number of people gaining employment has remained consistent; this is despite a reduction in the number of people referred to Capabilities for support via the Work Programme, and the ending of a dedicated project supporting adults with mental health problems into employment. Nationally the number of disabled people gaining employment is relatively low. The DWP statistics from 2012 show that 46% of working-age disabled people were in employment compared to 76 % of non-disabled people – a 30 % gap, representing over 2 million people.

Across the region, unemployment for younger people (18 to 24 year olds) stands at 14.4% and continues to be higher than the national average of 2.7%. Newcastle City Council, in partnership with five other local authorities and the North East Local Enterprise Partnership, have made a commitment to reducing the number of young people not in employment, education or training (NEET) via the establishment of Generation North East. This is a £4.5 million initiative aimed at supporting up to 2,000 young people into employment.

This quarter Newcastle Futures have noted that vacancies within hospitality, care and customer service / call centre sectors are particularly buoyant at present. They have also highlighted that Newcastle, along with many other cities, is experiencing a shortage of skilled construction workers.

What we are doing:

- Following a successful application to the Department for Communities and Local Government's Help for Single Homeless Fund a partnership made up of Newcastle, Gateshead and Northumberland local authorities, Jobcentre Plus, Changing Lives and Oasis Aquila has been awarded £198,818 over two years. This fund will help to increase the numbers of single homeless people entering employment who live in supported accommodation. Four specialist employment workers will support people living in supported accommodation to help manage their Claimant Commitment, avoid sanctions and work towards employment. Changing Lives and Oasis Aquila have now appointed four new support workers for the Single Homeless Fund project – the Benefits and Employment Action Team (BEAT). The team are in the process of agreeing referral routes and will be looking to use the Universal Credit Triage Trial process to help focus the work on supporting people to manage their benefit claims and secure employment.
- The region has successfully secured £1,995,206 via the government's Fair Chance Fund to support young homeless people with significant support needs to turn their lives around and access employment opportunities. The fund will cover seven local authority areas – Newcastle, Northumberland, South Tyneside, North Tyneside, Gateshead, Durham and Sunderland – and will be administered by Home Group.
- In October 2014 a fund of £10,000 was established to support care leavers to help reduce the financial related barriers young people face when taking up an apprenticeship. The Supporting Young People in Apprenticeships Fund supports care leavers by ensuring that young people receive a minimum of £75 each week after essential housing costs, such as rent and utilities. Currently the fund is supporting five individuals who all have a 100% attendance record. The 16 Plus Team are confident that four will be offered full time posts within the construction industry.

- Newcastle Futures has been cited as a good practice example for tackling unemployment by Eurocities. A short film on the work of the partners has been produced by Eurocities, which can be viewed [here](#).
- Newcastle Futures are developing links with secondary schools across the city to help prevent young people from becoming NEET (not in employment, education or training). Links have been established at Walker Technology College, Linhope School and Wallbottle High School.
- On 1 April 2015 Newcastle Futures launched an outreach base close to Westgate College; this is known as Go Westgate and provides support to residents who want to secure employment.
- During 2014-15 Newcastle Law Centre has supported 198 people with employment related legal advice.

What next:

- To help reduce the unemployment rate for older people Newcastle Futures are working with representatives from the DWP to support older residents into employment. This includes promoting the benefits of a more mature workforce to employers.
- Newcastle Futures is developing a pilot in conjunction with Ingeus to develop a service for residents in receipt of Employment and Support Allowance (ESA) who are keen to secure paid employment.
- We will work with Jobcentre Plus to better describe the range of employment support available in the city.

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

	2013-14	2014-15 Q1	Q2	Q3	Q4	2014-15
No. members	6,736	6,918	7,117	7,267	7,430	7,430
Loans granted	2,433	542	480	784	370	2,176
Loan value	£1,791,471	£422,372	£419,602	£649,235	£406,007	£1,897,216
Own Your Own	N/A	67 approved applications from 431 received	34 approved application from 163 received	12 approved applications from 119 received	12 approved applications from 105 received	125 approved applications from 818 received

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

	2013-14	2014-15 Q1	Q2	Q3	Q4	2014-15
Loans granted	1,069	88	194	264	73	619
Loan value	£437,013	£36,395	£84,200	£145,755	£37,340	£303,690

Trends:

Table 4.1 shows that Moneywise Credit Union's membership continues to grow. During 2014-15 membership increased by 964 (10%). Many of these new members are a result of our work to promote

the benefits of regular saving through the development of school based credit union collection points. We currently have seven school based collection points across the city with 723 adult and children saving on a regular basis. We will continue to expand this network during 2015-16.

Between Q3 and Q4 the number of loans granted by Moneywise Credit Union decreased by 52%. Q3 marks Moneywise Credit Union's busiest period of the whole year, meaning a drop this quarter was anticipated. During Q4 Own Your Own approval rate increased to 11%; a 1% increase on the previous quarter, but slightly lower than 2014-15's rate of 15%. The main reasons for refusal continue to relate to rent arrears or poor credit history.

Table 4.2 shows the number of loans granted by Five Lamps and the loan value for Newcastle residents. Five Lamps are a Community Development Finance Institute (CDFI). CDFIs are ethical companies who can offer loans to people that may find it difficult to borrow from high street banks or building societies. Between Q3 and Q4 the number of loans granted dropped by 72%. As with Moneywise Credit Union, a drop in Q4 is expected following Q3's peak. Five Lamps no longer have an office in Newcastle and have not undertaken active promotion in this area since 2012. Because of this, the main bulk of their referrals come from friend or family recommendations. Five Lamps believe that this is the main reason for the fluctuation in the number of people who are able to be granted a loan.

There have been no convictions for loan shark activity during Q4; however the Illegal Money Lending Team believes that loan sharks are continuing to operate in Newbiggin Hall, Westerhope and Byker wards. Officers are currently following up on these leads and looking at new ways to encourage loan shark victims to seek help.

What we are doing:

- We are continuing to develop our network of school based credit union collection points in Newcastle.

What next:

- Moneywise Credit Union is developing a low cost 'jam jar' account to support residents affected by Universal Credit. This type of account will assist residents to budget their monthly income and help them to make sure that priority bills are paid on time.
- Northumbria University is launching a payroll deduction scheme. This will allow staff interested in saving with Moneywise Credit Union to have payments taken directly from their salary.
- Moneywise Credit Union is developing an online loan application form so that members have a greater choice in how they interact with the organisation.
- Newcastle Furniture Service is designing a range of furniture packs specifically for care leavers. This initiative aims to make greater use of the procurement power held by Newcastle Furniture Service so that care leavers can access household goods at more competitive prices. Representatives from Newcastle Furniture Service have met with the 16 Plus Team to discuss furniture and electrical pack options. Details will then be presented to the Care Leavers Group.

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

Table 5.1 Referrals received by Energy Services

	2013-14	2014-15 Q1	Q2	Q3	Q4	2014-15
YHN referrals	239	50	49	65	80	244
Non YHN referrals	117	22	16	25	31	94
Total referrals	356	72	65	90	111	338

Table 5.2: Newcastle CAB Northern Powergrid Fuel Debt Project new clients seen and fuel debt issues dealt with

	2013-14	2014-15 Q1	Q2	Q3	Q4	2014-15
New clients	N/A	N/A	N/A	31	42	73
Fuel issues dealt with	N/A	N/A	N/A	407	402	802

Trends:

Table 5.2 shows that referrals to Energy Services increased by 23% between Q3 and Q4; YHN referrals have increased by 23% and non YHN referrals have increased by 24%. The main reasons for referral continue to relate to billing errors, fuel debt, advice about reducing energy bills and keeping homes warm. During 2014-15 annual bill reductions of over £50,000 were realised, including resolving billing errors, applying to energy trusts and for the Warm Home Discount, and goodwill payments from suppliers.

Newcastle CAB's Northern Powergrid's Fuel Debt Project started in October 2014. It provides specialist advice to residents experiencing problems with energy bills and / or fuel debt. If needed, they can also provide money management support. Table 5.2 shows that between Q3 and Q4 there has been a 35% increase in the number of new clients seen as part of this project. The increase in new clients seen was expected as the project commenced during Q3's reporting period. During Q4 Newcastle CAB's Fuel Debt Caseworker has noted an increase in the number of residents experiencing billing errors, as well as households with pre-payment meters facing difficulties in keeping them 'topped up'. In this quarter they received 40 requests for support relating to fuel debt and the setting up of repayment plans, 12 cases of billing or meter reading issues and 46 money management cases – including supporting people with budgeting or money management issues, debt and help to understand energy bills.

What we are doing:

- Newcastle City Council's fourth collective energy auction (known as the Big Community Switch) took place on 19 May 2015. Previous auctions have resulted in average energy bill savings of £226 per household.
- Warm Up North offers replacement boilers for £250 to eligible private sector households with inefficient heating systems. For more information, visit the [Warm Up North website](#)
- Warm Up North also delivers free or subsidised cavity wall and loft insulation. For more information, visit the [Warm Up North website](#)
- Health Through Warmth can offer assistance to home owners who suffer from a cold or damp related health condition.

What next:

- We are developing a spectrum of advice for energy advice. Information has been circulated to tier three organisations for comment. Details will then be presented to the Advice Compact for sign off and adoption.
- YHN are planning to train 300 frontline staff to deliver basic energy advice and make referrals for additional support if required.
- Energy Services are in discussion with Public Health colleagues to consider ways to integrate support for residents experiencing fuel poverty into Newcastle's Cold Weather Plan.
- Energy Services, YHN, Warm Zone and Places for People will be undertaking targeted work to encourage eligible residents to sign up for the Warm Home Discount Scheme broader group, which provides one off £140 discount on electricity bills in March 2016.
- Newcastle CAB is calling on suppliers to give households with pre-payment meters a better price and more choice in line with other payment methods. Analysis shows the most expensive prepay tariff in Newcastle is £1,343 – 41% (or £390) more a year than the best direct debit tariff available in the region.
- Ofgem has announced that they will investigate complaints relating to the compulsory installation of pre-payment meters in households experiencing energy debt. This practice potentially results in higher energy costs. As 24% of households in Newcastle use pre-payment meters we will monitor the progress of this investigation.

6. Next steps and how to get involved

The issues raised in the draft version of this briefing were discussed at the Newcastle Advice Compact meeting on 20 May 2015. Feedback and comments have been incorporated into this document which will be presented to councillors and the Financial Inclusion Group at the next quarterly seminar. This will be held on 8 October 2015 and will focus on health and financial inclusion. Information will also be published on Newcastle City Council's website. Further information about seminars is available on our [Financial Inclusion Group](#) webpage.

To find out more about the work we are doing to promote financial inclusion visit:

www.newcastle.gov.uk/managingyourmoney or email Clare Fish: financial.inclusion@newcastle.gov.uk

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