

TRAFFORD COUNCIL

Report to: Health Scrutiny Committee
Date: 17TH November 2021
Report for: Information
Report of: Cllr Ben Hartley – Health Scrutiny Committee
nominated member of Poverty Action Group

Report Title

Update on the Council's Poverty Strategy and the work of Trafford's Poverty Action Group

Summary

1. The Poverty Action Group is working through the nine themes identified in the Poverty Strategy for 2021-22 and coming up with clear action plans to alleviate poverty locally.
2. The PAG has also contributed suggestions for the Poverty Strategy for 2022-25 which is being worked on by officers and will be completed over the next few months.
3. The Trafford Poverty Truth Commission will launch in early 2022 to hear from people with lived experience of poverty so their voice is at the heart of the poverty strategy.

Recommendation(s)

That the HSC note the report and continue to support the Council's poverty strategy and the work of the Poverty Action Group in order to alleviate poverty and reduce health inequalities in Trafford.

Contact person for access to background papers and further information:

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1. Background

- 1.1.** Trafford Council has a one year poverty strategy for 2021-22. Officers are currently working on the three year poverty strategy for 2022-25 and this should be completed in the next few months. The purpose of the Poverty Action Group (PAG) is to: provide oversight for the delivery of the Trafford Poverty Strategy 2021-22; oversee the development of Trafford Poverty (partnership) Strategy 2022-25; and to ensure the findings from the Trafford Poverty Truth Commission are incorporated in to the Trafford Poverty (partnership) Strategy 2022-25.
- 1.2.** The PAG has a large membership consisting of council officers from various teams along with representatives from housing trusts, charities, VCSFE sector, CAB and community groups. The PAG meets every few months. Each meeting focuses on one of the themes from the one-year strategy, which are:
 - 1.2.1.** Child Poverty
 - 1.2.2.** Council tax
 - 1.2.3.** Debt and Credit
 - 1.2.4.** Food insecurity
 - 1.2.5.** Poverty premium
 - 1.2.6.** Housing and homelessness
 - 1.2.7.** Carers
 - 1.2.8.** Period poverty
 - 1.2.9.** Disability and vulnerable adults.
- 1.3.** Each meeting follows similar format with a briefing about planned actions, speakers with relevant expertise and then break out workshops to discuss ideas for further actions on the theme. There is an action plan for each theme. This includes priorities, baseline data, deadline for completion and actions required. The plan is added to with further actions from each meeting. Progress against the actions is then followed up at the next meeting.

2. Debt and Credit theme - 7 July 2021 meeting

- 2.1.** We received two presentations from David Olaganza from Citizens Advice Bureau Trafford and from Gareth Evans from the Financial Inclusion Centre in Barking and Dagenham.
- 2.2.** Debt advice - CAB Trafford – deal with full range of debts and will accept direct referrals.

2.2.1. Debt relief order – can allow someone to have debt written off, but £90 fee which people cannot always fund. Some LAs will fund the fee. Others will provide cash grants to write off fuel arrears.

2.2.2. ‘Breathing Space’ statutory instrument – order that gives people breathing space to sort debts out. Can protect very vulnerable people. Really useful to promote as uptake quite low. Approved Mental Health Practitioners generally aware of this, but wider partners may not be eg charities, VCSFE providers, housing providers. Two types:

2.2.2.1. Standard scheme – debt adviser can apply. 60 day breathing space against enforcement of most debts. Only 1 per 12 months

2.2.2.2. Mental Health crisis scheme – approved MHP can complete. Lasts as long as crisis lasts + 30 days. Can have multiple in 12 months.

2.2.3. Some creditors have responded to this by offering their own 60 day breathing space orders.

2.3. Financial Inclusion

2.3.1. High Cost short term credit (eg payday lenders) usually doubles the loan over 6 months. People take payday loans but don’t get debt advice – they don’t think they need it – especially amongst those in in-work poverty

2.3.2. Credit Unions – good way for people to save who haven’t saved before. Can arrange deduction direct from salary. Most people will want digital delivery so don’t always need physical presence. Great to promote CUs amongst employers – the more people that join and save with them, the more money there is to lend to those in need. Some employers will arrange deductions to save or repay loans. But CUs won’t lend to all

2.3.3. Community Development Finance Institutions (CDFIs) or Responsible Finance Providers are an alternative to Credit Unions. Usually local social enterprises which provide finance to people, businesses and community organisations who can’t get it from banks or CUs. Terms usually not as good as CUs but much better than payday lenders. Useful to signpost to CFIs where a CU can’t help. Eg Moneyline, Fair Finance.

2.3.4. Community Brokering – if someone can’t get a loan from a CU, how do you direct people to right support so they don’t resort to payday lenders. Single point of contact/One stop shop for debt advice. Could have service with one application form and local knowledge to direct people to

right sources of help or get CUs to promote alternative sources if they won't lend.

2.3.5. Get council, CCG, ICS to be role model – promoting CUs and deductions from salary. But can also set target for numbers of employers in borough who will promote and offer payroll deductions.

2.4. The Action Log for this theme appears Appendix 1

3. Disability and Vulnerable People theme – 1 October 2021 meeting

3.1. Briefing from Alex Evans from council commissioning team about Trafford's Information and Advice offer. Three key workstreams underway:

3.1.1. Developing Trafford wide Information and Advice strategy

3.1.2. Co-producing and re-tendering our commissioned info and advice services

3.1.3. Roll out of advice on prescription – this is now live and GPs can refer patients directly to CAB for advice

3.2. Four commissioned information and advice services are up for tender and will have a focus on place based working.

3.3. The first workshop looked at the theme for this meeting and ideas were discussed around how we can alleviate and prevent the disproportionate impacts of poverty on person with a disability? The Action Log for this theme appears at Appendix 2.

3.4. The second workshop was to discuss the three year poverty strategy and in particular: what themes it should feature?; how can your organization contribute to the strategy; and how can we engage partners and residents on the strategy. The notes from this workshop will be used by officers working on the draft three year strategy.

4. Poverty Truth Commission

4.1. The Poverty Truth Commission will complement and directly inform the work and development of the council's three year poverty strategy 2022-25. It will bring together people with lived experience of poverty with those in senior positions within the private, public and voluntary sector in Trafford. By giving people a direct voice, the Commission aims to drive real change to prevent and alleviate poverty. Commissions have happened or are currently running in a number of other local authority areas.

4.2. The Commission is an independent process and is being facilitated by Stretford Public Hall with support from the council. Over the autumn/winter, the facilitation team are working to recruit commissioners. A 'soft launch' event was held on 8 October 2021 to provide more information on the commission with 60 people attending. Once launched (likely early in 2022), the Commission will run for a minimum of 12 months. There will be 15 commissioners.

APPENDIX 1

ACTION LOG – Debt and Credit

Current Actions	
1.	Promote the ‘vulnerable customer’ policy that exists within most banks to enable people to understand where they can access support
2.	Work in partnership with agencies and voluntary and community organisations who provide debt advice
3.	Continue to provide support for people to fully access the benefits they are entitled to receive
4.	Work with the Trafford base of Manchester Credit Union to support people requiring credit
5.	Support and implement the 60-day breathing space policy
6.	Provide additional support to those experiencing debt through specialist debt advisors
7.	Work with companies i.e. utility, credit cards to review their debt recovery process
8.	Improve the energy efficiency of properties to reduce fuel costs
9.	Real Living wage accreditation?
Further actions from meeting	
10.	Future meeting topics identified: benefit uptake (increasing income) and poverty proofing in schools
11.	Advanced Salary Payments <ul style="list-style-type: none">- Progress on implementation at Trafford Council- Identification of VCFSE organisations
12.	Delivery of promotional campaign for Energyworks Scheme in August
13.	Promotional campaign for Manchester Credit Union
14.	Promote support available to vulnerable people via banks
15.	Set target for the number of businesses in Trafford: <ul style="list-style-type: none">- Agreeing to encourage employees to register with a Credit Union or launch savings schemes

	- Launching advanced salary payments
16.	Engage GP Social Prescribers: <ul style="list-style-type: none"> - Number of people being supported who require debt advice? - Explore how debt advise is 'prescribed'
17.	Support young people and young adults with financial literacy: <ul style="list-style-type: none"> - Add an action to the debt and credit section of the action tracker - THT to liaise with Council to discuss financial literacy activity and the offer in schools

APPENDIX 2

ACTION LOG – Disability and Vulnerable Adults

Current Actions	
1.	Focus on alleviating and preventing the disproportionate impacts of poverty on persons with a disability through the work of the Poverty Action Group
2.	Actively source accurate information on the numbers of those with a disability who are in poverty in Trafford, and identify who these people are
3.	Ensure those with a disability are able to access advice and guidance, including information on entitlement to benefits and support to maximize household income
4.	Work closely with partners and voluntary groups who support disabled and vulnerable adults
5.	Establish a mechanism for reporting issues related to disability and poverty
Further actions from meeting	
6.	Launch an autumn communications campaign for Energyworks
7.	Share the promotional material for the Credit Union Awareness Month
8.	Liaise with THT and Children's Safeguarding regarding children and young people's access and provision to financial literacy
9.	Arrange for Debt, Money Advice and Welfare Advisors to attend foodbank and TBBT sessions to offer face to face advice
10.	Arrange for Energyworks Advisors to attend foodbank and TBBT sessions
11.	Identify a representative from Adult Social Care to attend the Poverty Action Group
12.	Request a summary of digital inclusion activity from Holly Wade at the Council