

CITY OF  
WOLVERHAMPTON  
COUNCIL

# Scrutiny Board

15 March 2022

**Time** 6.00 pm **Public Meeting?** YES **Type of meeting** Scrutiny

**Venue** Council Chamber - 4th Floor - Civic Centre

## Membership

**Chair** Cllr Paul Sweet (Lab)  
**Vice-chair** Cllr Simon Bennett (Con)

### Labour

Cllr Philip Bateman MBE  
Cllr Val Evans  
Cllr Rita Potter  
Cllr Jasbinder Dehar  
Cllr Asha Mattu  
Cllr John Reynolds  
Cllr Susan Roberts MBE  
Cllr Zee Russell  
Cllr Barbara McGarrity QN

### Conservative

Cllr Wendy Thompson  
Cllr Ellis Turrell

Quorum for this meeting is four Councillors.

## Information for the Public

If you have any queries about this meeting, please contact the Democratic Services team:

**Contact** Julia Cleary  
**Tel/Email** [julia.cleary@wolverhampton.gov.uk](mailto:julia.cleary@wolverhampton.gov.uk)  
**Address** Democratic Services, Civic Centre, 1<sup>st</sup> floor, St Peter's Square,  
Wolverhampton WV1 1RL

Copies of other agendas and reports are available from:

**Website** <http://wolverhampton.moderngov.co.uk/>  
**Email** [democratic.services@wolverhampton.gov.uk](mailto:democratic.services@wolverhampton.gov.uk)  
**Tel** 01902 555046

Some items are discussed in private because of their confidential or commercial nature. These reports are not available to the public.

*If you are reading these papers on an electronic device you have saved the Council £11.33 and helped reduce the Council's carbon footprint.*

# Agenda

## Part 1 – items open to the press and public

*Item No.*    *Title*

### MEETING BUSINESS ITEMS

- 1            **Apologies for absence**
- 2            **Declarations of interest**

### PRE-DECISION SCRUTINY ITEMS

- 3            **Financial Wellbeing Strategy 2022-25 (Pages 3 - 40)**

<b>CITY OF WOLVERHAMPTON COUNCIL</b>	<b>Cabinet</b> <b>23 March 2022</b>	Agenda Item No: 3
--	--	-------------------

<b>Report title</b>	Financial Wellbeing Strategy: Tackling the Cost-of-Living Crisis	
<b>Decision designation</b>	AMBER	
<b>Cabinet member with lead responsibility</b>	Councillor Ian Brookfield, Leader of the Council	
<b>Key decision</b>	Yes	
<b>In forward plan</b>	Yes	
<b>Wards affected</b>	All Wards	
<b>Accountable Director</b>	Emma Bennett, Executive Director for Families	
<b>Originating service</b>	Children and Young People	
<b>Accountable employee</b>	Alison Hinds	Deputy Director, Children's Social Care
	Tel	01902 553035
	Email	Alison.hinds@wolverhampton.gov.uk
<b>Report to be/has been considered by</b>	Adult Leadership Team	10 March 2022
	Children and Young People Leadership Team	3 March 2022
	Public Health Leadership Team	10 March 2022
	Strategic Executive Board	10 March 2022
	Scrutiny Board	15 March 2022

---

**Recommendations for decision:**

The Cabinet is recommended to:

Approve and endorse the Financial Wellbeing Strategy: Tackling the Cost-of-Living Crisis 2022-2025. and the funding allocated for implementation

Cabinet is recommended to note that this item was considered for pre-decision scrutiny on 15 March 2022 by Scrutiny Board and will therefore not be available to call in once a decision is made by Cabinet.

## **1.0 Purpose**

- 1.1 The purpose of this report is to request that Cabinet approves and endorses the Financial Wellbeing Strategy: Tackling the Cost-of-Living Crisis 2022-2025.
- 1.2 This is a new strategy which has been developed to support a reduction, and future avoidance, of the financial hardship currently being experienced by residents of the city, taking account of the additional impact of the Covid-19 pandemic and the rise in the cost of living. It strives to strengthen individual and community resilience to offer local support to residents when in crisis, but also to facilitate strategies for prevention of future hardship.

## **2.0 Background**

- 2.1 As a city, pre the Covid-19 pandemic and the current increased cost of living, Wolverhampton already experienced high levels of deprivation and poverty.
- 2.2 Wolverhampton was the 24<sup>th</sup> most deprived area according to The Index of Local Deprivation 2019, with issues relating to unemployment (19<sup>th</sup> most deprived), income (11<sup>th</sup> most deprived), income deprivation affecting children (12<sup>th</sup> most deprived), and income deprivation affecting older people (28<sup>th</sup> most deprived).
- 2.3 The cost of experiencing financial hardship and poverty is high to households affected. It impacts on general wellbeing and adds to social exclusion. Those financially excluded face multiple disadvantages as they are locked in a cycle of poverty.
- 2.4 Those affected are more likely to: be dependent on doorstep or illegal lenders with high interest rates, experience difficulties in gaining employment, lack financial safety nets such as insurance and savings to deal with unexpected financial difficulties, experience poor mental and physical health, and live in sub-standard housing or unsuitable accommodation with greater risk of eviction.
- 2.5 National studies suggest the Covid-19 pandemic and support measures put in place have exacerbated wealth inequalities. The impact of the pandemic on personal finances have been uneven. Wealthier households have been able to cut back on their spending and increase opportunities for saving, whilst poorer households have been unable to reduce their spending and are more likely to have seen their income fall, further exacerbating their ability to manage the increase in cost of living.
- 2.6 In a city already experiencing high levels of deprivation the impact of the pandemic will have meant many households will have experienced further financial hardship.
- 2.7 To further compound the financial hardship being experienced, the cost of living is rising and the cost of fuel will see a significant increase. For households already experiencing financial hardship these factors will add additional burden.

- 2.8 The Government responded during the pandemic with grants and financial support to local authorities to attempt to counteract some of the financial hardship being experienced.
- 2.9 One such grant which was initiated in December 2020 was the Covid Winter Support Grant. This funding was awarded by the Department of Work and Pensions (DWP) to local authorities across the country and was specifically for the purpose of financially supporting households, with and without children, who were experiencing poverty, and in particular food and/or fuel poverty as a result of the impact of Covid-19.
- 2.10 The grant received in December 2020 was initially to be spent by the end of March 2021. Since then, there have been a further three similar grants awarded, to be utilised for similar purposes. Currently the support to residents is undertaken by maximising the usage of the DWP Household Support Grant. The most recent grant, awarded in October 2021, has extended the support available to residents who are experiencing financial hardship, to also include other essential housing costs.
- 2.11 Between December 2020 and March 2022, the City of Wolverhampton Council (CWC) will have received and utilised £5.3 million from the DWP grant funding to ensure those experiencing financial hardship have been supported.
- 2.12 In order to identify and support residents in need we have worked closely across services within the council, with partner organisations, and in particular local voluntary, community and faith organisations and groups, to ensure the support is received by those that need it most, many of whom would never have come to the attention of any service in the CWC before. During this period our work with food banks has been crucial to ensuring those experiencing food poverty have been supported and we have had opportunity to pilot innovative ways of giving more choice and dignity to those that are in receipt of this support. This approach has been developed through our strong partnership with these groups and organisations and has given CWC confidence that those most in need have been supported by organisations most local or connected to them.
- 2.13 Future Government funding to support financial hardship through local authorities is unclear. As a city, through work undertaken with our delivery partners, we know that this support has been invaluable, hence the need for us to develop a strategy to address the ongoing impact of financial hardship in the city. The strategy will underpin how we support residents in immediate need, but also work with those residents to build financial resilience to avoid the need for future crisis support.
- 2.14 This proposed strategy will be aligned to projects, programmes, initiatives, and strategies that CWC already has in place to support our most vulnerable residents to improve wellbeing, opportunities and outcomes. These include the Better Homes Strategy, the Digital Inclusion Strategy and the Youth Employment Programme as examples. The strategies are all interconnected and support the priorities of the Council Plan.

2.15 This item was considered for pre-decision scrutiny on 15 March 2022 by Scrutiny Board and will therefore not be available to call in once a decision is made by Cabinet.

### **3.0 Progress**

- 3.1 This is a new strategy that has been developed to support the reduction of current financial hardship being experienced by residents of the city. It is also intended to support avoidance of future financial hardship by developing individual, family and community resilience.
- 3.2 Through management information collected as a requirement of the DWP support grants received since December 2020, and through additional local data and evidence, we have gathered intelligence which helps understand the level and type of financial hardship in the city. There is now a more in depth understanding of where the support is needed, what the specific areas of support are, and how best to ensure that the support goes directly to those most in need. With our partners in the city, we have developed systems to make either direct payments to individuals or payments to our partners, to ensure residents are supported when most in need. The grants received have been an opportunity to test out delivery options that are most effective.
- 3.3 This work has strengthened not only the alliance within our own council across service areas but also with our partners in the city, who have worked exceptionally well with the CWC in co delivery. Through consultation with current delivery partners, they have shared their appetite for continuing to work with CWC in addressing financial hardship in the city. Community, faith, and voluntary groups closest to those who have been supported are keen to receive support in strengthening their infrastructures and in maximising their income to enable ongoing support to residents. They are willing to work with the CWC to think creatively to seek solutions to how we can continue to support residents and improve financial wellbeing in the city.
- 3.4 Through Covid -19 Emergency grant food banks have been supported to play a key role in supporting residents in financial hardship. It is proposed that we continue to work with foodbanks across the lifetime of the strategy, working with them to move from a position of reliance on food banks to one of greater resilience for our residents. Residents will continue to receive crisis essential support in the early stages of the strategy with the graduated response supporting a reduction on reliance of traditional type food packages from food banks
- 3.5 The strategy incorporates a graduated response, namely the three E's: Essential Emerging and Early support.
- 3.6 The Essential response focusses on addressing crisis hardship. This element will require an immediate financial resource. Residents in receipt of essential support will be encouraged to receive further support to avoid future crisis situations.

- 3.7 The Emerging response focusses on the understanding of the emergence of local and national issues. This will enable a planned and targeted response on an individual or group basis.
- 3.8 The Early response includes activity that focusses on prevention. This activity will primarily be based in local communities and will be shaped on the lived experience of residents to create an environment that prevents escalation and future experience of crisis and the need for support at the Essential level.
- 3.9 The strategy will be delivered through five workstreams who will report to a partnership board made up of representation from CWC and external delivery partners.
- 3.10 Workstream one - Promoting Financial Responsibility will work on ensuring there is an appropriate level of advice and support in the city for residents to seek advice on current debts but also to access suitable financial products such as bank accounts, insurances and affordable reputable credit options when required. An example of this would be use of the Credit Union.
- 3.11 Workstream two - Tackling Food and Fuel Poverty will focus on ensuring there are enough no cost and low-cost food options in the city such as food pantries and cafes in local communities utilising surplus food in the city wisely. It will support residents in essential crisis situations with food and fuel resource.
- 3.12 Workstream three - Accessing Financial Information, this workstream will ensure residents in the city can seek financial advice and support on healthy money management.
- 3.13 Workstream four - Building Financial Understanding and Capacity will focus on learning and relearning good financial management. An early response to this would be to ensure through schools, adult learning, and family learning there are opportunities to develop knowledge and skills, to be able to make well informed financial decisions and manage life cycle changes that affect finances in the future.
- 3.14 Workstream five - Maximising Money and Opportunities. This workstream will lead on ensuring income is maximised with residents experiencing good quality affordable tenancies, stable homes and employment and benefit maximisation when required.
- 3.15 The delivery of the strategy will be supported by a small staff team.
- 3.16 It is expected that during the first 12 months of the strategy there will continue to be an ongoing higher need for essential crisis support. However, through that crisis response, support to residents will be delivered in a more structured way to prevent future financial crisis. It is envisaged the focus on early and emerging support will continue to develop throughout the lifetime of the strategy leading to reduced requests for crisis support during years two and three.
- 3.17 Resource will be required over the period of the strategy not only to support essential crisis payments where needed, but also to continue to offer some financial support to our

voluntary, community and faith partner organisations to offer immediate support and build resilience for future sustainability.

- 3.18 It is anticipated that the required level of financial resource for the first year will be in the region of a £1.1 million, this will incorporate funding for food banks for the delivery of the strategy and for the staff resource.
- 3.19 The proposed resource required to support this strategy has been calculated utilising financial and management information that has been collated and analysed as part of the delivery of the support grants.
- 3.20 The strategy has been developed on the assumption that no further funding is received from the DWP as it is likely this funding stream will cease. The current funding of Household Support Grant ending on 31 March 2022 may be the last grant issued to local authorities for this purpose. Should any future funding be received for this purpose this will reduce the resource required to support the strategy.

#### **4.0 Options**

- 4.1 Option one is that no Financial Wellbeing Strategy is developed.
- 4.2 Option two is that CWC develop and implement the proposed Financial Wellbeing Strategy to support our most vulnerable residents in the city. This will be in the form of a partnership approach to delivery, not only to support those in immediate crisis but to support households in building resilience to avoid future financial crisis.
- 4.3 Individual consultation has taken place with organisations and groups who have delivered support, and with residents who have been in receipt of financial support between 2020 and 2021.
- 4.4 Some of the strengths identified during the consultation which support the development of a strategy are:
- the availability of support within local communities has meant people, many of whom were not known to services, have been able to seek support at the earliest opportunity
  - trusting and valued relationships have been established between the council, organisations within the third sector and with residents
  - there has been good level of advice, information and support for households experiencing financial difficulties
  - there has been strong partnership working to ensure a diverse offer of support, information, and joined up working
  - Residents described the support they have received as a lifeline, without which they would have plunged further into debt and crisis. The quotes utilised in the



strategy are taken from residents who have received support from the Covid support grants

4.5 Through this consultation we also learnt that:

- too many households are continuing to experience crisis at the point they ask for help
- in some instances, information about where families can access support has not felt accessible enough. Residents and delivery partners expressed that ease of access and improved communication channels would support more instant support, reducing the number of services residents pass through to get the support they need
- in some instances, digital exclusion has been a barrier to accessing support.
- the impact of Covid-19 and the increased cost of living on financial hardship is still emerging
- sustainability based on uncertainties regarding future funding means many smaller organisations are struggling to plan for their future

4.6 The outcome of this user consultation has supported the need for a strategy to support immediate financial crisis and develop a system of secondary prevention.

## **5.0 Evaluation of alternative options**

5.1 Given what we know about the level of need in the city to pursue option one is not the preferred option. By doing nothing, residents in need will struggle further and the impact of financial hardship will continue and escalate, impacting detrimentally on the lives and opportunities of residents of our city.

5.2 Option two is the preferred and recommended option. By implementing the Financial Wellbeing Strategy, it will allow a graduated response to support being offered at early, emerging and essential (crisis) levels where needed. By refocusing on early and emerging need the requirement for essential support should reduce. Those who do need essential support can be supported more intensively in the short term to enable opportunity to address the cause of the crisis to prevent further similar situations.

## **6.0 Reasons for decision(s)**

6.1 The strategy will help support avoidance of escalation of need and identify support at the earliest opportunity. It will support partnership working as the key to delivery, working with our community, voluntary and faith partners to strengthen resilience within communities.

6.2 The wealth of local data and information to evidence the need for financial support cannot be underestimated. Through the collection of local data, we have established an

understanding of the level and type of hardship experienced by households in the city. In the shorter-term residents of the city affected by financial hardship will continue to require urgent essential crisis support, but by adopting this strategy we can work in our local communities to support that immediate crisis need and prevent and reduce the level of future crisis support required. The implementation of the strategy will give an opportunity to move from reliance on essential crisis support to a position of increased financial resilience for residents.

## 7.0 Financial implications

- 7.1 Local authorities have been awarded a number of one-off grants to support its response to the Covid-19 pandemic. These grants have included the Winter Grant Scheme, Covid Local Support Grant and more recently the Household Support Grant - totalling £5.3 million over two financial years. These grants focus on providing support with food and fuel poverty and other essentials to support children and their families and other vulnerable adults. There is no indication that these grants will continue beyond 2021-2022.
- 7.2 In addition, the council has prioritised the use of its Covid-19 Emergency grant to be able to provide support to food banks across the city during 2021-2022.
- 7.3 It is anticipated that the required level of financial resources to support the first year of the Financial Wellbeing Strategy, including funding for food banks and staffing resources is in the region of £1.1 million.
- 7.4 It is proposed that this be funded from a combination of growth built into the 2022-2023 Budget to support Council priorities (as approved by Full Council on 2 March 2022), Supporting Families Grant, Public Health Reserve and Covid Emergency Funding / Recovery Reserve. Any funding requirement beyond 2022-2023 will be subject to further reports.
- 7.5 The table below summaries the forecast funding requirement along with the funding strategy for 2022-2023.

<b>2022-2023</b>	
<b>£000</b>	
<b>Funding requirements</b>	
Delivery of the Financial Wellbeing Strategy including support to Food Banks	840
Staffing costs	240
<b>Total funding requirement</b>	<b>1,080</b>
<b>Funding Strategy</b>	
Growth held for Council priorities	(290)
Public Health Reserve	(250)
Supporting Families Grant	(240)

Covid Emergency Grant / Recovery Reserve	(300)
<b>Total Funding</b>	<b>(1,080)</b>

[AS/07032022/J]

## 8.0 Legal implications

- 8.1 There are no direct legal implications arising from the report.
- 8.2 The creation of a Financial Well-being Support Strategy will assist the Council in meeting its statutory obligations to residents in need of support.
- 8.3 Any Strategies that allow the Council to meet needs and reduce future needs in a more cost-effective way is a recognition of the Council's fiduciary duty to act prudently and in a financially responsible manner.

[TC/02022022/A]

## 9.0 Equalities implications

- 9.1 Developing a Financial Wellbeing Strategy for Wolverhampton is a key priority to mitigate inequalities caused by financial deprivation and poverty. The strategy sets out the long-term vision for the city working with partners to improve the lives of all those living in the city and is centred on tackling poverty and inequality.
- 9.2 The proposed strategy offers an opportunity to adopt a more personalised and empowering approach to engage with individuals and groups to ensure accessibility to services offered and remove barriers to accessing support and advice.
- 9.3 The key principles of the strategy will ensure the diverse needs of the residents of our city are met, leaving no one behind. These are:
- A: Provision of a range of support: we will work with people to identify needs early, understand where there are emerging individual and community needs and respond with support targeted at meeting that need.
- B: Maximise dignity, autonomy and choice: we will minimise barriers and develop systems that promote ease of access for all.
- C: Raising activity through a diverse range of channels to reach the most vulnerable households: we will work with our local and regional partners including our community, voluntary and faith organisations.
- D: Prioritising equality and diversity: leaving no one behind we will ensure that in the delivery of the strategy the diversity of our city is recognised and responded to, and ensure it is inclusive of all individuals within our diverse communities.

E: Robust evidence of what is necessary and effective: we will use a range of data to assist us in understanding t our communities to support us in determining local need to ensure that support is adaptable.

F: Support households on their journey from reliance to resilience.

## **10.0 All other Implications**

- 10.1 Experiencing financial hardship and poverty has an impact on emotional health and wellbeing and hence on motivation, quality of life and opportunity. This strategy will support intervention at the appropriate level to provide financial support where needed, either directly or through our partner organisations. The strategy aims to support and empower individuals to build their own resilience through accessing support.
- 10.2 There is a Human Resources implication as a small staff team will be recruited to support implementation of the strategy. They will not only undertake direct work with households but will coordinate the engagement, of partner organisations and support the strengthening of the capacity within our third sector to offer support in a sustainable way.

## **11.0 Schedule of background papers**

- 11.1 There are no background papers.

## **12.0 Appendices**

- 12.1 Appendix 1: Financial Wellbeing Strategy, Tackling the Cost-of-Living Crisis 2022-2025

# Financial Wellbeing Strategy 2022-25




Tackling the Cost of Living Crisis

[wolverhampton.gov.uk](http://wolverhampton.gov.uk)

CITY OF  
WOLVERHAMPTON  
COUNCIL

# Contents

Page 14

					
PAGE 3	PAGE 5	PAGE 7	PAGE 8	PAGE 8	PAGE 10
Foreword	Introduction	What has happened? BACKGROUND	Who is most likely to be affected? FINANCIAL VULNERABILITY	What's the situation now? LOCAL PICTURE	What's our response? RESPONSE TO DATE OUR CONTINUED RESPONSE
					
PAGE 15	PAGE 16	PAGE 22	PAGE 25	PAGE 26	
What will this mean for households? PLAN ON A PAGE	How are we going to do this? GRADUATED RESPONSE WORKSTREAMS	How we will work together? GOVERNANCE LINKS TO OTHER STRATEGIES	How will this be supported? RESOURCES	How will we know this has made a difference? MEASURING SUCCESS	

## Foreword



I am delighted to introduce the Wolverhampton Financial Wellbeing Strategy.

We are proud of the work we have done in our city so far, but too many of our citizens are experiencing challenges which prevent them reaching their full potential, due to the poverty they experience and which they cannot escape.

We are determined to improve the life chances for our citizens, to help them overcome barriers and to reduce inequality, inequity, and increase resilience so they can take advantage of the many opportunities this great city provides.

We know that Wolverhampton citizens are facing the same financial pressures as other areas, such as welfare reforms, insecure jobs and managing the increased cost of living prices

This Financial Wellbeing Strategy has been developed as a multi-agency approach, in co-production with citizens and with the involvement of partners and stake holders through the Financial Wellbeing partnership

The strategy focusses on the core areas where we need to make the biggest difference. By working together we will continue to look after our own, as 'one city'. We'll be creative and ambitious about supporting households to access a comprehensive range of appropriate financial and money advice services, as well as the knowledge, skills, and confidence to maximise their own financial well-being.

**Cllr Ian Brookfield**

**Leader, City of Wolverhampton Council**



*I should be able to go to work and say that I can feed my children. At the moment that isn't the case. Nobody knows, 'til they've been in that person's shoes, what life is like. Need a new winter coat, my cooker breaks, the gas could conk out, and I've got a choice – do I buy my kids breakfast tomorrow or do I put £5 in that gas meter?*

Wolverhampton Resident





# Introduction

Our city should be a place where, everyone has the chance of a decent and secure life. Instead, too many people – many from working families – are struggling to meet their needs.

Financial hardship means not being able to heat your home, pay your rent, or buy the essentials for your children. It means waking up everyday facing insecurity, uncertainty and impossible decisions about money. It means facing marginalisation – and even discrimination – because of financial circumstances. The constant stress it causes can overwhelm people, affecting them emotionally and depriving them of the chance to play a full part in society.

The reality is anyone can experience poverty. Unexpected events such as bereavement, illness, redundancy or relationship breakdown are sometimes all it can take to push people into circumstances that then become difficult to escape.

This strategy contains a set of proposals we hope will inspire, encourage and support action across the city. While each community and place has a different set of challenges, we hope that the proposals provide a basis for new solutions and real change. If we don't all rise this challenge, we risk missing an opportunity to support people and communities to build a brighter future in which people can thrive.

The City of Wolverhampton Council aims to develop a co-ordinated and coherent strategic response to the increased risk of hardship faced by Wolverhampton citizens due to the far-reaching economic and social implications that were already being experienced and in addition, the increased cost of living.

**The strategy sets out the long-term vision for our city, working with partners to improve the lives of all those living in Wolverhampton and is centred on tackling poverty and improving financial wellbeing, supporting households to move away from high levels of dependence so that people are supported to be confident and self-sufficient.**

# What has happened?

## BACKGROUND

The economic downturn, cost of living crisis and the impact of Covid-19, alongside historically high levels of deprivation, have encouraged a renewed focus on debt, poverty and promoting financial wellbeing in Wolverhampton.

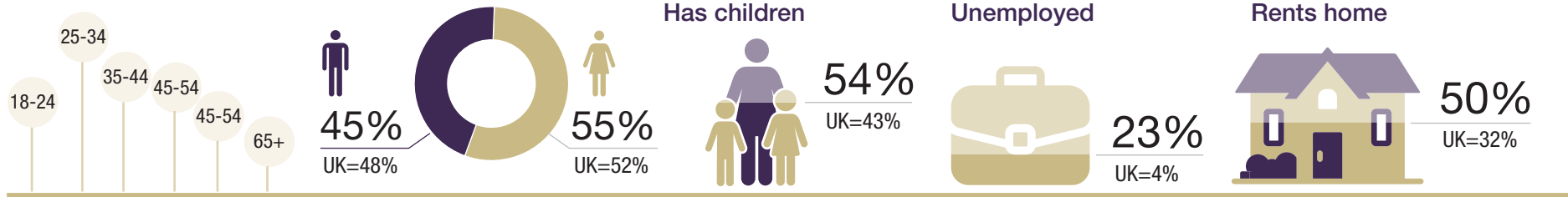
Our understanding of the impact of Covid 19 is changing rapidly and further learning will emerge over the coming weeks and months to help shape and develop the implementation of this strategy.

The cost of financial exclusion is high, both to households affected and to society. It impacts on general wellbeing and is closely related to poverty and social exclusion.

**Research shows that those who are financially excluded face multiple disadvantages, and can be locked in a cycle of poverty, including:**

- Reliance on doorstep or illegal lenders with high interest rates
- Difficulties in securing employment
- Lacking financial safety nets
- Being unable to access proper financial advice resulting in unmanageable debt
- Dependency on services including food banks.
- Poor health caused by money worries and indebtedness.

## A profile of the over-indebted population in Wolverhampton



# Who is most likely to be affected?

## FINANCIAL VULNERABILITY

Those most likely to experience financial hardship include:

- Households on low incomes
- Households in social housing
- Households entitled to means-tested benefits
- Homeless households
- Single parents
- People aged 60+
- People aged 18 to 24
- People with disabilities
- Households where there has been an unexpected event which has caused a significant reduction in income.

Page 19

# What's the situation now?

## LOCAL PICTURE



**Wolverhampton** is in the top **10%** of authorities in England for **deprivation**

With the data available already evidencing the need to respond with such a strategy, **the cost-of-living crisis** will only make financially related challenges **even more difficult for those affected**, or who will be affected for the first time.

	Black Country	Regional	Statistical Neighbour	National
Deprivation <sup>1</sup>	▲	▲	▲	▲
Child Poverty <sup>1</sup>	▲	▲	▲	▲
Deprivation based life expectancy gap <sup>2</sup>	■	■	■	■
Universal Credit <sup>1</sup>	▲	▲	▲	▲
Unemployment <sup>1</sup>	▲	▲	▲	▲
Youth Unemployment <sup>1</sup>	▲	▲	▲	▲

■ Lower than ● Close to ▲ Higher than

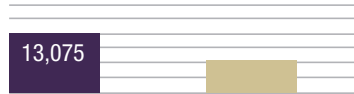
<sup>1</sup> Source: Department for Work and Pensions (DWP)

<sup>2</sup> Source: Public Health England (PHE\_)



## Unemployment

16-64 year olds



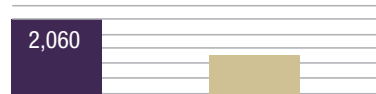
8% Wolverhampton  
4.4% National average

**4th highest in England\***



## Youth unemployment

18-24 year olds



9.9% Wolverhampton  
5.1% National average

**3rd highest in England\***



## Universal Credit

16-66 year olds

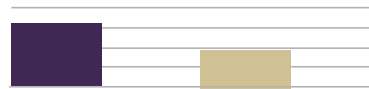


21.5% Wolverhampton  
13.5% National average



## Child Poverty

Children living in low income households



31.6% Wolverhampton  
19.1% United Kingdom



## Deprivation

Overall levels of deprivation



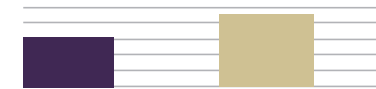
32.1 points Wolverhampton  
21.7 points National average

**24th highest in England\***



## Disposable income

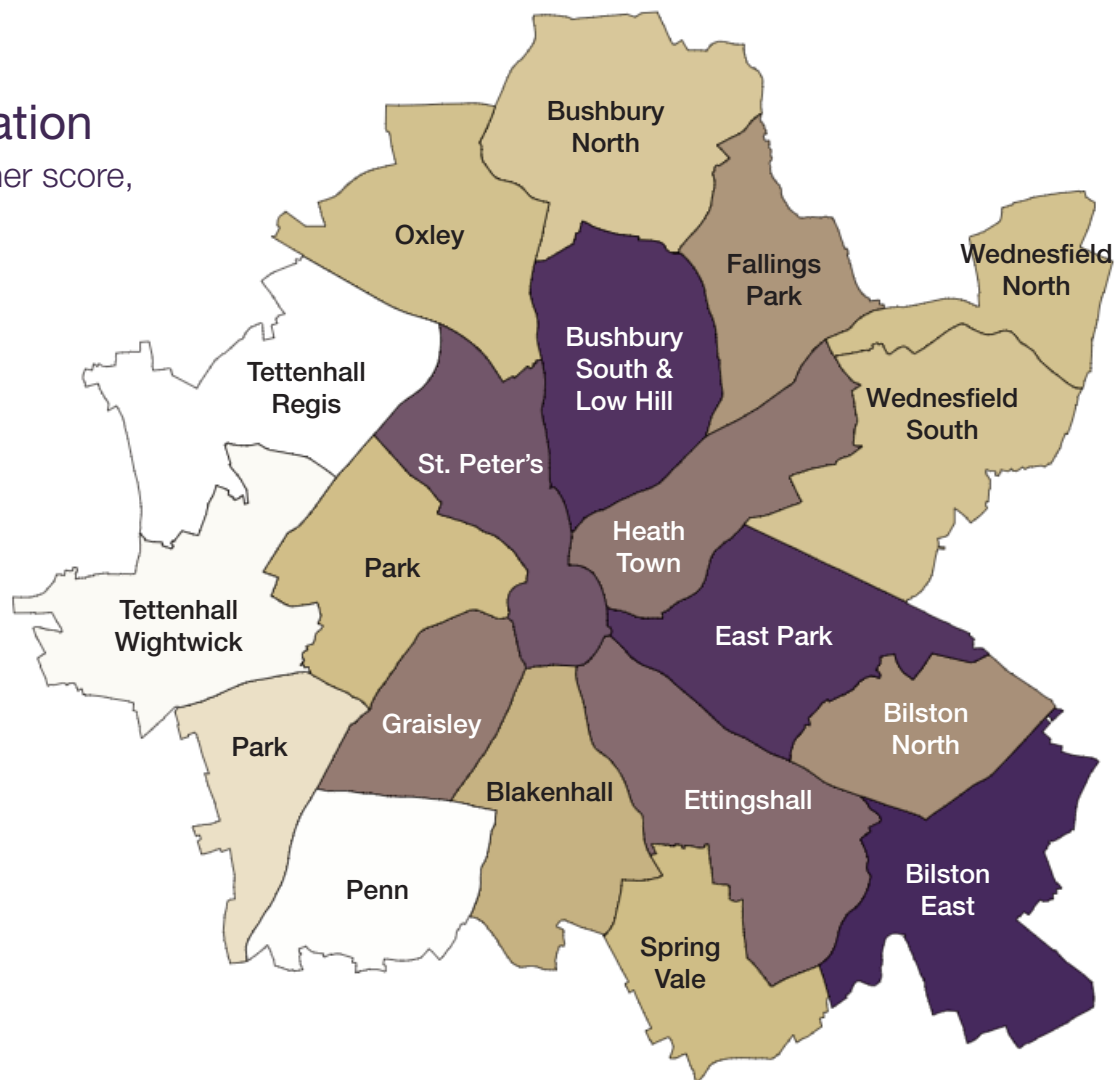
Gross disposable household income



£15,500 Wolverhampton  
£21,978 National average

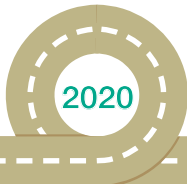
## Map of Deprivation

Darker colours = higher score,  
more deprived



# What's our response?

RESPONSE TO DATE



**Stay Safe Be Kind** hotline

Mar 2020

CWC **"Everyone In"** preventing rough sleeping and destitution

Mar 2020

Mi-Friendly Cities **'make their house a home'** using upcycled and recycled materials.

May 2020

**Benefits Helpline** established £15m in benefits gains for residents

Apr 2020

£15m

**Food Hub** established for those that were extremely clinically vulnerable, impacting by covid and in crisis. Delivering more than 1.3 million meals across the city to those who need them most

Mar 2020

£1.3m

Page 22

One City Fund **'Feeding our City'** crowd funding :£27,000 to city's foodbanks.

May 2020

£27k

**'PACE'** – debt advice

May 2020

**Holiday Activity & Food programme.** Activities and food for children on free school meals during Easter, Summer, Christmas.

Nov 2020

**Kindness of Christmas** Crowd Funding £10,000 to city's Food Banks

Dec 2020

£10k

CWC funded **Rough Sleeper Partnership** £565k to homelessness prevention assistance to single people

Aug 2020

£565k

**device lending scheme**

Jul 2020

Pilot **'One Council'** approach to financial support Wolverhampton Homes, Supporting Families and Welfare Rights.

Sep 2020

First round of Department for Work and Pensions ( DWP) **Covid Winter Support Grant** £1 million

Dec 2020

£1m

**'Talk to Us'** Campaign

Sep 2020

£85k to schools to support new arrivals via the **Syrian Resettlement Scheme**

Sep 2020

£85k

2021

**School device and connectivity lending scheme** for remote learning



Jan 2021

**Tech Aid: device recycling scheme**



Mar 2021

Wrap out intervention to support **newly arriving Asylum seekers** into the emergency contingency accommodation



Aug 2021

**Summer HAF Programme.** 12,000 activities provided, each with a meal. This included 600 SEND activities £915,000 spent

£915k

Jul 2021

£548,976 secured to deliver pilot **Refugee Transition Outcome**

£549k

Sep 2021

Intervention and resources to support **newly arriving Afghan nationals** into the emergency accommodation



Sep 2021

Between March 2020 and February 2021, the council provided a total of **850,000 meals** to several city foodbanks



Feb 2021

£450,000 of council investment to provide 500,000 meals to **food banks** within the city.

£450k

Mar 2021

**Household Support Fund** £2.6 million

£2.6m

Oct 2021

Further support via **Covid Local Support Grant** £999,000

£999k

Jun 2021

**Easter HAF Programme** (DfE funded). 7081 food parcels and activity packs delivered. 898 face to face activities provided including a meal.



Apr 2021

Extension of **DWP Local Support Grant** £619,000k

£619k

Apr 2021

**DfE HAF programme** extended with an allocation of 1.9 million

£1.9m

Dec 2021

**Christmas HAF programme.** 3000 activities provided, each with a meal. 3800 activity packs distributed. 3000 food parcels distributed, 500 SEND activities. £680,000 spent

£680k

Dec 2021





*Even myself, I think can I afford to have the heating on? I work, you know what I mean? I shouldn't have to think that, when the kids are asleep in bed, I'll just put a blanket over me because I can't afford to have it on when I work for a living.*

Wolverhampton Resident





OUR CONTINUED RESPONSE

**AIMS**

To achieve a financially inclusive Wolverhampton, where residents have access to a comprehensive range of appropriate financial and money advice services, as well as the knowledge, skills and confidence to maximise their own financial wellbeing.

To be a council that **enables and empowers** partners, specialist agencies and stakeholders to work together to deliver a range of relevant and supportive financial inclusion services that meets the needs of all residents

To offer a **city-wide service** and use key messages to promote awareness and improve access, signposting to existing and any new services

To utilise **matrix working** across the council and with external partners to align to key strategies and policies

To provide a **one door, multi-agency offer** with access to other advice services so residents facing financial hardship are supported at the earliest opportunity

**PRINCIPLES**

The poverty experienced by residents in the city cannot be resolved through this strategy alone. This strategy aims to provide a specific response to financial wellbeing whilst aligning to a broader system of policies across the city to tackle poverty.

**Provide a range of support** that is both necessary and effective

**Maximise opportunities** for dignity, autonomy and choice

**Utilise a diverse range of channels** to reach the most vulnerable households

**Prioritise equality and diversity,** leaving no one behind

Incorporate **evidence based approaches** to support the implementation of the strategy

Supporting households on their journey from **reliance to resilience**

*Yeah, it gets you down, days that you feel like you are working for nothing, nothing left, you know, it's life. I haven't really got anywhere to turn, can't keep turning to family members all the time for money- have to pay them back you see, so it's hard. So I just try to avoid it, but end up getting into debt.*

Wolverhampton Resident





## How are we going to do this?

### GRADUATED RESPONSE: THE 3 E'S



#### ESSENTIAL

**This response focusses on the essential and crisis resources to the most economically vulnerable people** and is an essential mechanism for addressing immediate hardship. Households seeking support in this area will require support focussing on secondary prevention to ensure repeat crisis support is avoided. This element of the strategy will require distribution of financial resources.



#### EMERGING

**This response focusses on the thematic emergence of both local and national issues** and will support responses to policy changes, social and economic influences and behaviours that mean households are likely to experience difficulties resulting in financial hardship. By understanding the bigger picture and making good use of data through predictive analysis it will enable planned and targeted responses.



#### EARLY

**This response includes activity that focuses on prevention**, primarily taking place in the community and is actively shaped by conversations with local people and informed by their lived experience. It aims to build resilience, through a strength-based approach by working with communities and the voluntary sector to create an environment and opportunities that act, as far as possible, to prevent escalation and crisis.

WORKSTREAMS

 **WORKSTREAM 1**

Promoting financial responsibility

To provide information to residents so they can access financial products, including affordable and responsible credit, an appropriate bank account, basic insurance cover and savings facilities.



To support residents so they can manage their finances and enable them to access free and relevant advice about their debts and be supported to make affordable repayment plans.



 **EARLY**

Increase residents awareness of illegal money lenders and the impact of high-risk borrowing

Increase capacity in local communities through an Ambassadors programme to enable residents to access support within their local communities.

 **EMERGING**

Target campaigns to identify people that are more likely to be at risk of seeking high cost credit.



Service mapping and analysis to ensure we have enough resources in the right places – linked to place based approach.



 **ESSENTIAL**



Dissuade use of illegal loan sharks and high interest loans.

Partnership agreements with organisations that offer debt and money advice to promote secondary prevention and connection to services to address contributing factors.

**Wulfrunians will live longer, healthier lives**

-  Strong families where children grow up well and achieve their potential
-  Fulfilled lives for all with quality care for those that need it

-  Healthy, inclusive communities
-  Good homes in well connected neighbourhoods

-  More local people into good jobs and training
-  Thriving economy in all parts of the city



 **WORKSTREAM 2**

## Tackling food and fuel poverty

To tackle inequalities by reducing the number of residents living in fuel poverty both by tackling the causes and by helping to meet the needs of people in crisis.



To support a joined-up system in each community to provide enough no-cost, low-cost and affordable healthy food in moments of crisis and in long-term low-income households, via joined up system of support in the community.



 **EARLY**

Minimise impact of fuel poverty for low income and vulnerable households by increasing the number of people who switch energy suppliers or receive direct debit discounts to save money.

Increase access and raise awareness to affordable healthy food through community meals, cafes, pantries, growing projects and surplus food.

 **EMERGING**

Response to the emerging issue around Fuel cap post April 22 and identify households most likely to be impacted to ensure they have appropriate signposting to access the right support.



Empower groups to identify priorities for action by further developing a food poverty network.



 **ESSENTIAL**



Provision of emergency support for households experiencing fuel poverty.

Provide essential support to people in food poverty, bringing agencies together to provide a co-ordinated crisis response.

**Wulfrunians will live longer, healthier lives**

-  Strong families where children grow up well and achieve their potential
-  Fulfilled lives for all with quality care for those that need it

-  Healthy, inclusive communities
-  Good homes in well connected neighbourhoods

-  More local people into good jobs and training
-  Thriving economy in all parts of the city

**WORKSTREAM 3**

### Accessing financial information

To enable individuals and families to better manage their finances through access to good quality financial information and quality assured financial and debt advice, with appropriate signposting taking place to direct people towards the most appropriate source of help.



To work closely with stakeholders and partners to develop and deliver services, alongside health and wellbeing services that are easy to access, meet demand and linked to reducing financial hardship.



**EARLY**

Regular mobile roadshows to offer practical advice and information.

Continue with the current delivery model of working the voluntary, community social enterprise and faith organisations (VCSEF).

**EMERGING**

Good use of predictive analysis to identify households and individuals that would benefit from support

Development of the Wolverhampton Financial Wellbeing partnership.

**ESSENTIAL**

Case conferencing model to be introduced to support individuals presenting in crisis to respond to immediate needs with a multi agency approach with focus on secondary prevention.

Small grants VCSEF's so when they identify households needing immediate support they have the resources to enable response.

**Wulfrunians will live longer, healthier lives**

- Strong families where children grow up well and achieve their potential
- Fulfilled lives for all with quality care for those that need it

- Healthy, inclusive communities
- Good homes in well connected neighbourhoods

- More local people into good jobs and training
- Thriving economy in all parts of the city

 **WORKSTREAM 4**

## Building Financial Understanding and Change Behaviours

To have the financial capability to manage money well and make more informed financial decisions, whether related to everyday living, planning, when facing unplanned events or in periods of financial difficulty.



To continue to provide money advice services for all residents.



 **EARLY**

Financial education packs delivered across Wolverhampton Schools.

Adult Education and Family Learning

Maintain levels of provision for current services.

 **EMERGING**

Focus attention on natural cycles of life in order to support people where there is an increased pressure and need to focus on financial planning.



Review and map uptake of services and align this to the Place Based work to ensure we have the right provision in



 **ESSENTIAL**



Targeted support when unplanned events mean that there are difficulties in managing money that have a immediate or detrimental impact on people's lives.

Money advice leads to action that makes immediate differences by means of providing financial assistance.

**Wulfrunians will live longer, healthier lives**

-  Strong families where children grow up well and achieve their potential
-  Fulfilled lives for all with quality care for those that need it

-  Healthy, inclusive communities
-  Good homes in well connected neighbourhoods

-  More local people into good jobs and training
-  Thriving economy in all parts of the city



 **WORKSTREAM 5**

## Maximising Money and Opportunities

To provide financial health checks and income maximisation through various partners across the city, working closely with residents to maximise income and sustain and maintain tenancies/homes, seek stable and secure employment.



To ensure all frontline staff are knowledgeable and can offer or signpost residents to appropriate financial inclusion advice/services across the city.



 **EARLY**

Promoting the take up of early support through job centres, benefits support and work with universal and statutory services to maximise income.

Development of the new front door acting as single point of contact.

 **EMERGING**

Identify and make contact with households where they are known to be underclaiming benefits.



Review and develop training materials to upskill the wider workforce and partnerships to identify risks of financial hardship.



 **ESSENTIAL**



Money Smart work to be undertaken with all high risk groups. Identifying resilience factors as a mechanism of support in addition to emergency assistance.

Reduce the number of times people have to pass through services to get the support they need. 2 STEPS TO SUPPORT approach.

**Wolverhampton will live longer, healthier lives**

-  Strong families where children grow up well and achieve their potential
-  Fulfilled lives for all with quality care for those that need it

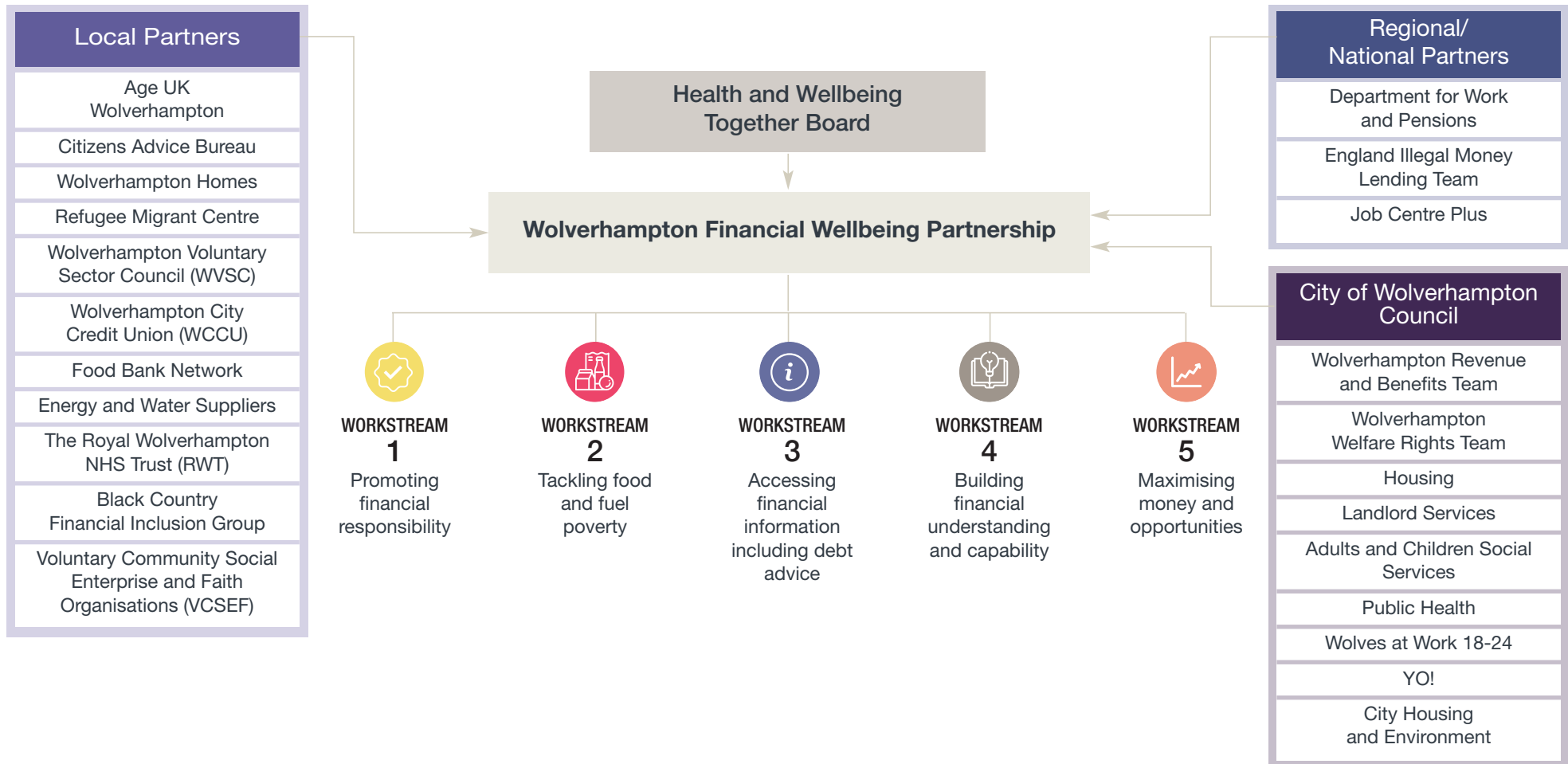
-  Healthy, inclusive communities
-  Good homes in well connected neighbourhoods

-  More local people into good jobs and training
-  Thriving economy in all parts of the city

# How we will work together?

## GOVERNANCE

Page 34



### LINKS TO OTHER STRATEGIES



Wolverhampton Joint Health and Wellbeing Strategy



Council Plan



Children, Young People and Families Plan

*supports the delivery of:*



Financial Wellbeing Strategy

*will align with and add value to:*



New Transient and Migrant Community Strategy\*  
\*Being developed



Homelessness Strategy



Wolverhampton Digital Strategy



Housing Strategy



Youth Unemployment Programme



Debt and Collections Policy



Place based approach



*Having no money can cause arguments between parents over how they going to pay for everything. This affects the children hearing this, I don't like to see my parents upset and worried.*

Wolverhampton Resident



# How will this be supported?

## STRONG AND RESILIENT COMMUNITIES

The delivery of this strategy focusses on working closely with a diverse range of partner organisations. Utilising the connections available to us to maximise opportunities for matrix working, ensuring that support is received by those that need it most, at the time they need, preventing escalation into crisis.

The work of the financial wellbeing partnership, which will be guided by the cost of living crisis plan, will strengthen the shared commitment our council has to the residents of Wolverhampton. Streamlining our work with households will give confidence that those most in need will be identified early, residents will access the support they need delivered by services most local to them, preventing escalation.

By taking an outwards looking attitude to help unlock the diverse range of skills and knowledge already out there in local communities and building on the strengths that people have the help themselves. Taking a restorative approach to working with people, supporting them to tackle issues early and support them on their journey from reliance to resilience.

Although initiated and ultimately accountable to the council, this strategy aims to be meaningfully owned by all those who engage, to truly drive it forward.

### Children 0-17

Support children from an early age to develop the skills and attitudes they will need to manage their finances in adult life

### Young people 18-24

Support young people into education, skills and training opportunities to secure their futures

### Working age 18-64

Encouraging working-age people to build their financial resilience and plan for the future

### Older people 65+

Ensure older people make the best use of their money in retirement

# How will we know this has made a difference?

## MEASURING SUCCESS

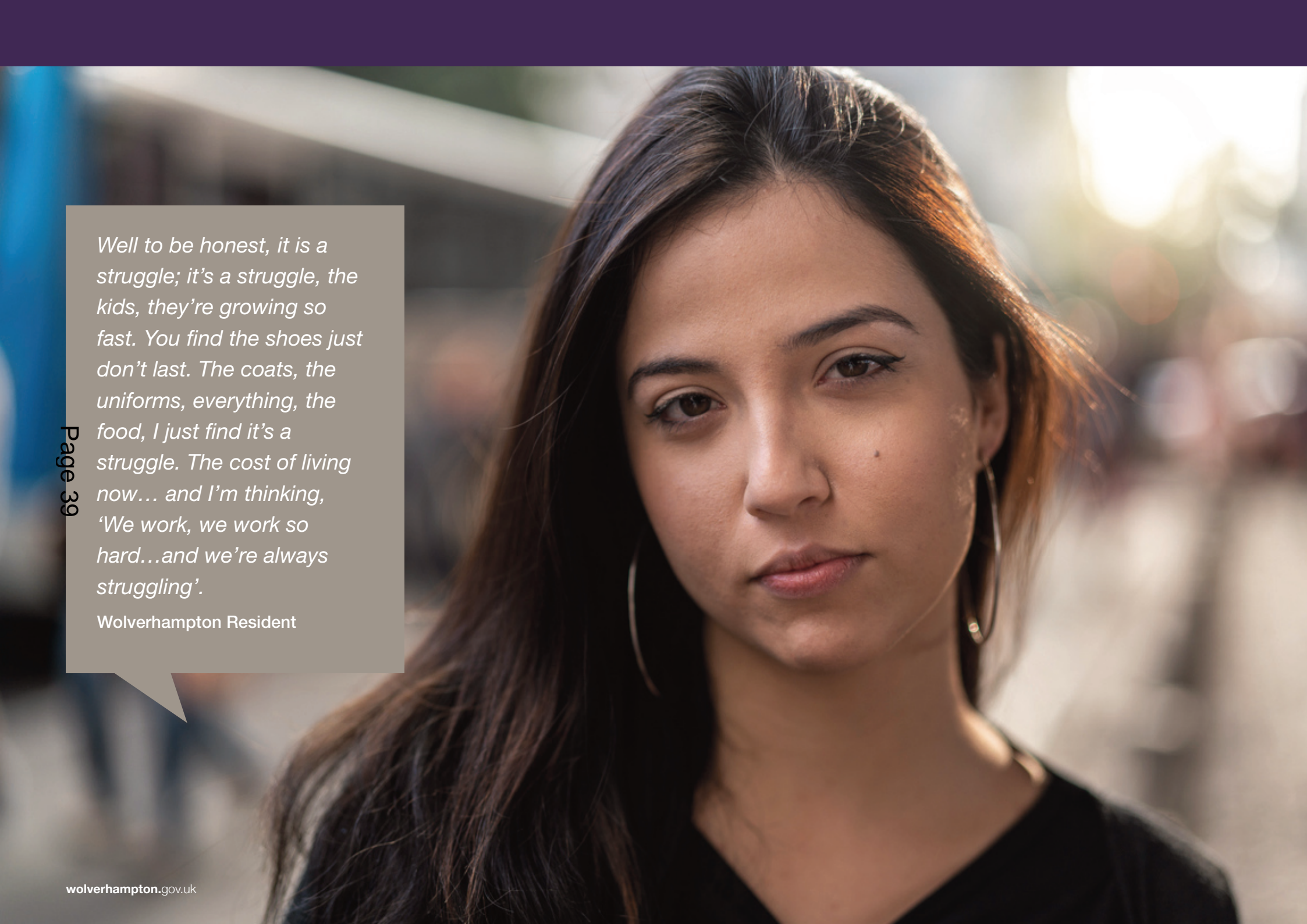
### Some of the ways in which we will see the impact of the strategy and evidence change include:

- ▲ Increase in the number of households accessing information, support and guidance at the earliest opportunity.
- ▲ Increase in the provision of community led initiatives that act as an 'anchor' and are able to respond to local need.
- ▲ Increase in the number of people that take up the financial support for which they are eligible.
- ▲ Increase in the number of working-age people who contribute to savings schemes and pension funds; and affordable financial products.
- ▲ Increase in the access to food provision via a joined up network of providers.
- ▲ Increase in the numbers of households who feel confident to manage their own finances.
- ▼ Reduction in the number of households experiencing crisis and financial hardship.
- ▼ Reduction in the number of services people pass through to get the support they need, when they need it.
- ▼ Reduction in the reliance on food support.
- ▼ Reduction in the number of households needing immediate and crisis intervention.

In this strategy, we have shown that there is a lot that everybody can do. It will not be quick or easy, but with vision, commitment and collaboration, we can all play a part in supporting residents of our city so that prosperity is more equally shared and the most vulnerable people and places are not left behind.

We anticipate that those who can make change happen, will start to see they are part of a wider movement by supporting communities to create and implement locally led solutions and build capacity for bigger change.





*Well to be honest, it is a struggle; it's a struggle, the kids, they're growing so fast. You find the shoes just don't last. The coats, the uniforms, everything, the food, I just find it's a struggle. The cost of living now... and I'm thinking, 'We work, we work so hard...and we're always struggling'.*

**Wolverhampton Resident**

You can get this information in large print, braille,  
audio or in another language by calling 01902 551155

**wolverhampton.gov.uk** 01902 551155

  WolverhamptonToday  Wolverhampton\_Today  @WolvesCouncil

City of Wolverhampton Council, Civic Centre, St. Peter's Square,  
Wolverhampton WV1 1SH