



Report of Director of Communities and Environment

Report to Executive Board

Date: 18 September

Subject: Financial Inclusion Update

Are specific electoral wards affected? If yes, name(s) of ward(s):	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No
Has consultation been carried out?	<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No
Are there implications for equality and diversity and cohesion and integration?	<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No
Will the decision be open for call-in?	<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No
Does the report contain confidential or exempt information? If relevant, access to information procedure rule number: Appendix number:	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No

Summary

1. Main issues

- Executive Board received a report on 19 December 2018 which outlined a new approach to reporting on tackling poverty and inequality within Leeds City Council. Recognising the central importance of this issue to the council's day-to-day work Executive Board agreed that it should receive a series of future reports providing more detail on the activity ongoing in the city, and describing how the lived experience of those people directly impacted by these issues in Leeds is informing the council's work. This report focuses on efforts to support financial inclusion and this is the first in that series. It will be followed up by further themed reports over the coming month.
- Each report received by Executive Board will reflect the council's wider framework for poverty reduction and mitigation recognising the approaches set out in both the Inclusive Growth and Health and Wellbeing strategies, alongside the focused work of the Child Poverty Impact Board. They will also rely on the strong partnership based approach which has developed over recent years between the council and the community, which is ensuring the experiences of those directly impacted play a key part in informing innovative and sustainable solutions to some of the most significant challenges in the city.
- The scale of the challenge to tackle financial exclusion and address poverty is significant. There are an estimated 172,000 people in Leeds in relative poverty, furthermore local research highlights that since the financial crisis of 2007/08 households in the poorest areas of the city are only now starting to get back financially to where they were in 2004.

- Leeds City Council has a national reputation for the work being undertaken to address financial inclusion and poverty. The report highlights the wide range of projects being undertaken, and despite reductions in budgets more people being assisted by advice, welfare and credit union services.

2. Best Council Plan Implications (click [here](#) for the latest version of the Best Council Plan)

- The work set out in this report contributes to the Best Council Plan focus of tackling poverty and reducing inequalities, and achieving the council's ambition for a strong economy and compassionate city. The activities set out in this report support the Best City Priorities of Safe, Strong Communities, Inclusive Growth, Health & Wellbeing, Child-Friendly City, Age-Friendly Leeds and Housing.

3. Resource Implications

- All of the projects and services referred to in this report are being undertaken within current budgets and there are no additional resource implications arising from this report.

Recommendations

The Executive Board are asked to:

- a) Note and welcome the significant progress made and projects developed through the partnerships outlined in this report between the Council and the third sector which has helped in the delivery of the Council's strategic objectives on financial inclusion and poverty alleviation.
- b) Note that future reports on the progress of the Illegal Money Lending Team will be included as part of the annual report to the Executive Board on progress on financial inclusion and poverty alleviation rather than as a free standing item.
- c) Agree that future reporting on the Social Inclusion Fund will be considered by the Executive Member for Communities.

1. Purpose of this report

- 1.1 This report provides an update on the current financial inclusion projects taking place across the city and outlines the significant amount of work which is ongoing in Leeds to both reduce poverty and mitigate its impact on people's lives.

2. Background information

- 2.1 In March 2019 the "End High Cost Credit Alliance" which was founded by actor and activist Michael Sheen named Leeds the first "Fair Credit for All City". This latest accolade further endorses Leeds City Council's national reputation for its successful partnership based strategy to tackle financial exclusion and poverty.

- 2.2 The success of the work on financial inclusion in Leeds has been due to developing a strong partnership based approach, that has its foundations built on listening to the experiences of those who are directly impacted by financial exclusion and together developing innovative and sustainable solutions.
- 2.3 Indeed the work began in 2003 following discussions between Leeds City Council and Leeds Credit Union, where the credit union raised the issue of many of its members living in the most economically deprived areas of the city being unable to access mainstream banking services and own a bank account. This led to the first research study and household survey being undertaken, which focussed on asking households on the lowest incomes in the city about their access and use of financial services.
- 2.4 From the dissemination of the findings of the research in 2004 the Leeds Financial Inclusion Steering Group was established, which brings together representatives from across the council, the third and private sectors. The majority of services and organisations represented work directly with people who are impacted by financial exclusion, low income and poverty. This ensures that all projects, initiatives and work developed through the partnership are directed and influenced from the voice and influence of local residents.
- 2.5 Led by the Council's Financial Inclusion team the strategy to tackle financial inclusion has focussed on developing projects and initiatives to ensure that residents on the lowest incomes have access to affordable financial services and are able to access quality marked, free and independent advice when needed. The aim being to reduce the need for high cost sources of finance such as doorstep and payday lenders, pawnbrokers and rent to buy options, or in the worst case scenario illegal lenders. The depth and experience of the work undertaken over the past 16 years, means that in times of economic hardship and reducing public sector budgets the Council remains well placed to continue to deliver projects and initiatives that make an active difference to the lives and prospects of Leeds residents.
- 2.6 Evidence based policy development has continued to underpin the financial inclusion work in Leeds. The household survey undertaken in 2004, was repeated in 2010 and 2018 in order to ensure that the policy and strategy being developed continued to deliver for those in greatest need. The 2018 survey aimed to gain further insight through for the first time undertaking a more in-depth hour long interview with a small number of residents, in addition to the 900 household interviews. The full report and its findings concluded that since the financial crisis in 2007/08, households are only now starting to get back financially to where they were in 2004. This means that, the reasons for which Leeds City Council and partners invested in financial inclusion interventions, on the back of the 2004 report on financial exclusion are still there. Although there has been some improvement since 2010, the 2018 respondents are less resilient and worse prepared for an external shock or crisis than in 2004, with significantly lower propensity to save and higher likelihood of being in debt.
- 2.7 The findings of the Leeds research, coupled with national evidence and statistics on poverty gathered and presented in the Financial Inclusion Team's Poverty Fact Book, further emphasises the importance of the Council and partners continued work to address financial exclusion and poverty in the city. Key statistics as follows:
- Over 172,000 people in Leeds are estimated to be in relative poverty after housing costs.

- 70,000 adult Leeds residents are estimated to be affected by in-work poverty, with an estimated 67,000 full time equivalent residents earning less than the Living Wage Foundation's recommended living wage of £8.75 per hour in 2018.
- As of June 2019, 14,882 people in Leeds were on Universal Credit, 41% of which are in employment.
- Over 27,000 people in Leeds have received food through a foodbank or food parcel provider in 2017/18, which has increased by 27% since 2014.
- An estimated 33,000 children are in relative poverty in Leeds. After housing costs are deducted from income 71% of children under 20 in relative poverty were from a household where at least one person was in work.

3. Main issues

3.1 Many joint initiatives are taking place with partners across the city and are detailed below:

3.2 Advice

3.2.1 Access to free, independent, impartial and confidential advice is vitally important to contributing to the Council's ambition of Leeds having a strong economy, inclusive growth and to be a compassionate city. Effective and good quality advice supports people to lead sustainable lives through maximising incomes, dealing with debt, resolving housing issues and gaining training and employment opportunities. We know that welfare reforms have led to an unprecedented increase in the number of people seeking advice. With this in mind the Council's Advice Contract was developed with the aim to improve access by increasing opening hours and expanding telephone and web based advice to help deal with increasing demand.

3.2.2 The Leeds Advice Services contract has been delivered since 2014 with the new Contract given to Citizens Advice Leeds in 2018. Early in the original contract Citizens Advice Leeds undertook a major restructuring exercise, in consultation with the Council, which resulted in a significant improvement in the delivery of advice services across the city. This has assisted in achieving a substantial increase in the numbers of clients assisted as is illustrated by the table below.

Year	Funding	Unique client target	Unique clients assisted
2014/15	£1,645,018	21,530	26,414
2015/16	£1,622,964	30,575	28,964
2016/17	£1,651,657	34,756	45,553
2017/18	£1,534,768	33,198	44,607
2018/19	£1,469,763	34,680	42,000

3.2.3 The data shows that despite a decrease in funding since the beginning of the contracts, the number of clients assisted has increased by 59% since 2014/15, and has consistently outperformed the targets set. In 2018/19 the services assisted 42,000 people with free and independent advice. There was a total of 57,847 enquiries, of which 39% (22,682) were related to Benefits and Tax Credits.

- 3.2.4 In a separate contract, Citizens Advice Leeds and Better Leeds Communities are funded by the Money Advice Service to deliver debt advice in Leeds. In 2018/19 the two organisations have helped nearly 3,000 clients to resolve complex debt problems, in addition to those helped through the Leeds Advice Service.
- 3.2.5 Further support is also provided through the Ebor Gardens Advice Centre innovative Money Buddies service. The service trains volunteers who work with clients to help them save money, maximise income and also develop budgets and financial statements. Money Buddies are based in 29 sites across Leeds and continue to expand. Between December 2015 and June 2019, Money Buddies assisted 5,992 clients, making financial gains of £5,177,045 with the average financial gain of £864 per client gained.
- 3.2.6 Following the success of Money Buddies, the Benefit Buddies service was introduced to help people with benefit checks, form filling, support with applying for benefits and attending job centre interviews, appeals, tribunals and medical assessments in relation to benefits. To date 900 clients have been seen by Benefit Buddies of which over 51% classed themselves as having a disability and over 30% had a mental health illness.

3.3 Corporate Debt Policy

- 3.3.1 The Council has had a Corporate Debt Policy in place for approximately 12 years. The purpose of the Policy was to provide a framework for a consistent and sensitive approach towards residents in collecting monies owed to the council, whilst at the same time ensuring that the Council continues to maximise collection performance.
- 3.3.2 Integral to the policy is the provision of support mechanisms and practices to all citizens. It details the approach to collecting debt in Leeds and also provides practical help, advice and support in the management of multiple debts. The processes linked to the Policy are now being refreshed, to ensure we continue to support the most vulnerable people who may have multiple debts to the authority and find themselves in the position of struggling to manage unaffordable repayment arrangements. All areas of the Council that might come into contact with residents in financial difficulties work together to help the resident address their financial situation and automatically liaise with third sector advice agencies where this can assist.

3.4 Food provision

- 3.4.1 The Council continues to support Leeds Food Aid Network which helps to deliver a joined-up approach to emergency food provision at a local level. Integral to the success of the Food Aid Network is the partnership the Council has with FareShare who now has a major distribution centre in Leeds. FareShare Yorkshire launched FareShare in Leeds (FiL) in August 2014 in partnership with Leeds City Council, Leeds Food Aid Network and St Georges Crypt. They support food aid providers in the city who are engaged in providing food for vulnerable people alongside providing support to help people out of crisis and tackling the underlying causes of food insecurity.
- 3.4.2 Since April 2015 FareShare Yorkshire and the Food Aid Network have provided the food parcel service for the Local Welfare Support Scheme (LWSS). This has resulted in a reduction in the costs to the scheme associated with supplying food

but also allowed continued food supply to those people in the most immediate need. LWSS supports people who require emergency assistance and is based on providing basic household goods and emergency food provision.

3.4.3 In September 2018, following a relocation to new premises FareShare Yorkshire launched a new Employability Programme providing volunteer placements, mentoring and accredited training to support individuals into long term employment. Since the launch of FareShare in Leeds in 2014 (to 1 March 2019):

- 177 Charities, community groups and Schools in Leeds now have access to food through FareShare as often as every week
- Total food provided by FiL in the city is 569,000kg (569 tonnes), helping provide over 1.36 million meals
- Schools, have access to breakfast cereal and fresh fruit to support Breakfast Club provision.

And through the LWSS, FareShare in Leeds has:

- Received 2,910 referrals for food provision, of which 24% of referrals were directly delivered to a resident by FareShare Yorkshire.
- 5,117 people have been supported by the LWSS food provision scheme – 3,256 adults and 1,861 children.

3.5 Frontline staff training

3.5.1 In order to increase awareness across Council services of the issues people face in relation to financial exclusion and poverty, training sessions are delivered to frontline staff across multiple services. These sessions are aimed at staff who deal with citizens on a daily basis with the emphasis on accurate signposting, to enable staff to direct people to the right services in order to obtain the right advice at the first contact. Officers across a number of services (including Housing, Customer Access, Children's Services and Public Health) receive overviews relating to poverty, financial exclusion, the impacts of welfare reform, affordable credit and advice services. The sessions are not intended to provide officers with debt advice skills but to better equip them to direct people to the most appropriate advice services at the first contact with the Council.

3.5.2 The Leeds Poverty Truth Commission's Humanifesto is a pledge to everyone to play a part in creating a fairer, more human society by changing negative attitudes and stereotypes related to people in poverty. Leeds Poverty Truth Commissioners come from many different backgrounds, many have experienced, or are experiencing poverty and are willing to share their stories. This offers an opportunity to include Leeds Poverty Truth Commissioners and promote the Humanifesto as part of the Frontline Service training.

3.6 Holiday Hunger Initiative

3.6.1 In 2018 the Council provided £82,500 from the Social Inclusion Fund (SIF) to Leeds Community Foundation (LCF) to run a grant scheme to provide activities, including the provision of a meal, to school children during the Easter and summer holidays in 2018. LCF secured matched funding from the JIMBO fund and a number of other organisations around the city. Therefore the funding pot reached £155,000 in 2018. The grant scheme was launched as the "Healthy Holidays" project. FareShare

believe that this was the most comprehensive programme of its kind anywhere in the country.

- 3.6.2 Over 50 applications were received by LCF from a good range of proposed schemes including outdoor as well as indoor activity, some including preparing and cooking a meal, dancing, cricket and football. In total 39 projects were delivered. Organisations linked in with and sourced their food from a variety of organisations including FareShare, Real Junk food Project and local food suppliers.
- 3.6.3 Due to the success of the project an expanded and more refined scheme was run during 2019. Leeds City Council and the Asda Foundation contributed to the scheme for the school holidays in 2019. Over £150,000 was distributed to 38 third sector organisations to deliver projects throughout the school holidays in 2019. A Co-ordinator was appointed to provide support for the organisations undertaking the projects to ensure that areas like food hygiene and health and safety considerations are taken into account, but to also help ensure that schemes run smoothly and reach those children most in need.
- 3.6.4 Leeds has also been successful in securing funding from the Department for Education Holiday Activities and Food Fund for holiday activities and provision of healthy food to disadvantaged children during the 2019 summer holidays. £400,000 has been distributed to 37 third sector organisations, 17 schools and 10 community hubs. Funding is also supporting FareShare and Rethink Food for food provision and distribution; Streetgames for activity and sporting workshops to train staff and volunteers delivering projects; training and support resources, including a recipe book for 'cooking on a shoestring' and Project co-ordination and evaluation.

3.7 Gambling Related Harm

- 3.7.1 Research undertaken by Leeds Beckett University on behalf of Leeds City Council found that there are in the region of 40,000 people in Leeds experiencing problems with their gambling or at risk of developing a problem. The Council is co-ordinating work to address gambling related harm and have established a project group to oversee this work which includes representatives from across the Council, NHS, third sector and the gambling industry.
- 3.7.2 Actions include the development and delivery of the 'Beat the Odds' marketing campaigns to raise awareness of the issue, reduce stigma and promote the current support services available. Work is also being developed to improve referral links between the general advice network and specialist problem gambling counselling service through frontline training and awareness session.
- 3.7.3 In addition members from the Council's Financial Inclusion and Public Health teams have been asked to speak at a number of events across the country about the work being undertaken in the city. Including those hosted by the Local Government Association, the Gambling Commission and Birmingham City Council.
- 3.7.4 On the strength of the proactive partnership approach adopted by Leeds City Council to address gambling related harm, in November 2018 GambleAware (the national charity that funds research, education and treatment) announced funding for the establishment of a Leeds based NHS Northern Gambling Service led by Leeds and York Partnership NHS Foundation Trust, and Leeds Community Gambling Service - led by Gamcare. The services will begin to be delivered in

Leeds from September 2019, with up to £1.2 million being invested on an annual basis.

3.7.5 The Leeds Community Gambling Service will be delivered by Gamcare and will work across the Leeds area to identify, screen and treat problem gamblers and affected others. It will offer:

- Training to identify the issue and offer brief interventions
- One to one appointments
- Referrals to the Northern Gambling Service for more complex cases.

3.7.6 The services will be located together with both the back office and client facing services being based at Merrion House. They will also use the Council's network of community hubs to deliver their services.

3.7.7 The service represents a new innovation in delivery of prevention, education and treatment for gambling-related harm. Collaboration between the NHS and Gamcare will ensure that clients accessing the service will always receive treatment specific to their needs. Additionally, in Leeds, the service will integrate with the broad network of partners across the third sector and Leeds City Council. This will ensure that the message about available support is well known amongst communities and professionals alike.

3.8 Leeds Credit Union (LCU)

3.8.1 With the support of the Council, Leeds Credit Union (LCU) has more than trebled its membership from 11,000 in 2005 to 36,000 today. At the end of 2018 the footfall of all branches reached over 40,000. Staff took in approximately 1,300 loan applications. The busiest day (21 December) saw footfall of 1,200 in the City branch and a total of £215,000 cash transactions.

3.8.2 Current projects include:

- Exclusive loan rates offered to members who save via the Payroll Deduction Scheme such as Leeds City Council staff. LCU currently work with over 40 partners who are offered this service and continue to build upon these relationships.
- The bill paying account is designed to help customers pay bills and is particularly helpful for Universal Credit payments - once agreed outgoings are met, the surplus cash in the account can be withdrawn
- Homeware specialists Own Comforts provide a variety of high quality household products, with a credit union loan to pay for them. With the belief that everyone deserves to have quality household products and to deter people away from hire purchase, high-cost payment stores.
- Housing Leeds continue to fund LCU to deliver a citywide Money Management and Budgeting Service (MABS). The service is primarily focused at housing tenants who are in arrears and struggling to pay their rent due to low incomes or poor money management. The support service is delivered by three LCU staff members and aims to provide timely intervention to avoid court proceedings. Surgeries have been established at appropriate venues across the city and supported by partners across the city. Information packs for LCU will be in every new tenant's home with information about LCU, how to join and apply for loans including the Own Comforts furniture scheme and the Bill Paying account.

- There are now over 30 school saving clubs across Leeds. Each pupil entering Key Stage 2 will be given £10 contribution when opening a CU account and establishing a school savings club. It is hoped that parents will also become engaged and join the CU.
- Leeds City Council's HR service are working with LCU to promote services to staff. This work was initiated after comments in the staff survey from a significant number of Council staff that money worries were an issue for them.
- LCU are working in partnership with the Illegal Money Lending Team (IMLT) and Leeds City Council to raise awareness of the dangers of borrowing from illegal money lenders, more commonly known as loan sharks. A number of initiatives are using proceeds of crime money, confiscated from convicted loan sharks, to sponsor new projects including:
 - With Housing Leeds tenants, in the months leading up to Christmas 2018 who saved regularly were awarded a £25 savings boost straight into their account before Christmas.
 - Street Savers Project - The aim is to get children out of the house and be more active by taking part in various sports clubs. When joining a club, the children can then start to save into a Young Saver account with LCU.
 - LCU loan guarantee scheme – With £50,000 from Proceeds of Crime funding, this money acted as a buffer for bad debt provision and enabled LCU to make loans that they would otherwise have turned down. This scheme was very successful in Leeds and the bad debt was only 8% - this was expected to be much higher. This pilot may now be extended.
- LCU systems are not as automated or efficient as the mainstream financial institutions - renewal of IT systems and functionality have now been developed. This will improve processes and minimise the time spent on back office duties and enable LCU staff to focus on providing an improved service to members and also focus on increasing membership and lending.
- LCC have agreed to make an investment into a significant marketing campaign for LCU. A marketing agency will be employed to undertake this project.

3.9 Illegal Money Lending Team

3.9.1 The national Illegal Money Lending Team have worked as part of the financial inclusion partnership in Leeds since 2007 to promote awareness and prevent residents from using illegal lenders.

3.9.2 Over the past year there have been two separate investigations opened in Leeds. In addition a number of leads are being followed up by the Stop Loan Sharks investigative team. Details of the joint project work with Leeds Credit Union are detailed in section 3.8 above, other projects in Leeds include;

- A project between Dewsbury Road One Stop Centre and Leeds Money Buddies to produce a book aimed at primary school aged children to be used by librarians and education providers to warn of the dangers of loan sharks and to raise the issue for discussion in local communities via trusted partners.
- Working with the English Football League Community Trust, including the Leeds United Foundation on a scheme for summer 2019 to work with young people to promote community cohesion and prepare for adult life. The Stop

Loan Sharks team have developed an interactive session which raises awareness of illegal lending and stimulates discussion of personal finances

- Developing joint work with West Yorkshire Police in the drive to tackle organised crime, including focus on illegal lending and money laundering.

3.9.3 As required by the legislation at the time, in June 2014 the Executive Board agreed to extend the authority to Birmingham City Council to continue to operate within the Leeds boundary until 31 March 2019, and receive reports on an annual basis of the work undertaken. As from 1 October 2015 the sections under Trading Standards legislation which gave the IMLT their powers were all repealed (under the Consumer Credit Act 1974). They have now been replaced by generic powers under the Consumer Rights Act 2015 (Schedule 5) which means that IMLT no longer need a protocol with a local authority to work in their area. As a result progress on the work of IMLT will continue to be reported but will form part of the wider report on work around tackling poverty and inequality.

3.10 Co-ordination of Financial Support Services

3.10.1 The Money Information Centre (MIC) website gives details of the various organisations and agencies in Leeds that offer free help and advice on money, debt budgeting, reducing bills and affordable loans. The information is also available in a handy booklet 'Help with Managing your Money' which is distributed across the Council via housing offices, libraries, community hubs as well as the third sector. The Leeds MIC web site is at: www.leedsmic.org.uk

3.11 Research to action

3.11.1 In addition to the three household surveys (2004, 2010 & 2018) referred to in section 2 above, the Financial Inclusion team have undertaken and commissioned a range of research studies which are available on the council's website at www.leeds.gov.uk/fi

3.11.2 Establishing a robust local evidence base on financial inclusion and poverty has been vitally important in directing the work undertaken by the Council and partners, and has served a useful tool for both engaging a wide range of organisations, responding to national consultations and lobbying government.

3.11.3 As demonstrated in section 2 above the findings of the 2018 household survey highlight the issue of financial resilience, with low levels of savings, a greater number of people in insecure (?) work compared to national levels, and an increase in people borrowing to cover day to day living expenses. Work is underway to bring this information together along with any national evidence, to create a discussion document that can be shared with partners and individuals with lived experience to direct future projects and work areas.

3.11.4 Linked to this work is a further proposed research project on the impact of welfare reforms and Universal Credit for residents of Leeds. Since the roll out of Universal Credit and wider changes to welfare benefits, the Financial Inclusion Team has been analysing statistics published by the DWP. Many of the statistics, particularly around sanctions do not appear to show the full impact in Leeds. Discussions with partners revealed that beyond sanctions, many other aspects of Universal Credit and general welfare reforms are presenting a greater degree of concern. This offers

an opportunity to further explore the impact welfare reform is having in Leeds and where resources need to be in place to support existing services. This research will be used to guide future work in this area and the findings will be included within the annual report on tackling poverty and inequality.

3.12 Social Inclusion Fund

- 3.12.1 Executive Board on 4th September 2013 agreed the establishment of the Social Inclusion Fund, utilising moneys accrued by the council granting a large casino licence. It was agreed that the Director of Communities and Environment (then Deputy Chief Executive Citizens and Communities) administer and oversee the fund, with the Licensing Committee receiving an annual report on the nature of projects being supported by the Social Inclusion Fund. This was considered appropriate at the time as regular reports were submitted to the Licensing Committee regarding the large casino. These regular reports are no longer required for Licensing Committee, therefore, a new reporting arrangement is needed.
- 3.12.2 The remit and criteria of the Social Inclusion Fund, is to fund projects which address the Council's commitment to tackling poverty and also projects that mitigate against the possible harmful effects of gambling. Given this remit and the nature of projects supported, it is recommended that future reporting of the Social Inclusion Fund should be made to the Executive Member for Communities, with the administration and oversight on funding allocations remaining with the Director for Communities and Environment.

3.13 Universal Credit

- 3.13.1 Executive Board received a report on 17 April 2019 – Update on Universal Credit – full service in Leeds. The report provided information on the Government's introduction of full service Universal Credit, which highlighted the impact of the system's introduction to date across the city and how frontline services were continuing to support people in Leeds who were affected
- 3.13.2 Work has been undertaken to ensure that the Council and partners are aware and prepared for the implementation of Universal Credit (UC). This has involved regular cross partner meetings to update on progress, involvement in Scrutiny Board enquiries into preparations for UC and delivering presentation to numerous organisations including Elected Member briefings. Working with Social Landlords has also been a key part of this work
- 3.13.3 Awareness campaigns delivered through a variety of methods – Community hubs, Community Committees, annual tenancy visits and media campaigns will continue through the transition and migration stage.

4. Corporate considerations

4.1 Consultation and engagement

- 4.1.1 Partner organisations referred to in this report have been consulted in order to provide relevant and up to date information about the projects, initiatives and services reference.

4.1.2 The Leeds Poverty Truth Commission have been consulted on the drafting of this report and were supportive of the work being carried out. As part of their feedback, the Commission has suggested the Financial Inclusion Team consider the following:

- Regarding the Financial Inclusion Research in 2018, to use the findings as an opportunity to explore the resilience of vulnerable communities
- To link in the Humanifesto and Leeds Poverty Truth Commissioners with future frontline staff training
- Research into how financial exclusion affects different communities in Leeds, particularly migrant communities and the challenges refugees face with no access to credit.

4.2 Equality and diversity / cohesion and integration

4.2.1 A key focus of the partnership work outlined above has been to support people suffering hardship, poverty and inequality, and therefore issues of equality, diversity, cohesion and integration are key aspects of this work. An Equality Impact Assessment was completed in 2014, in addition projects and initiatives outlined in the report are reviewed annually as part of the annual equality improvement priority updates.

4.3 Council policies and the Best Council Plan

4.3.1 The work of the Financial Inclusion team plays a key role in achieving the Council's ambition to build a compassionate city and tackling poverty and reducing inequalities. The overarching aim of the Best Council Plan is 'Tackling Poverty and Reducing Inequalities'. The activities set out in this report support the Best City Priority of Safe, Strong Communities through;

- Keeping people safe from harm, protecting the most vulnerable.
- Helping people out of financial hardship.
- Tackling crime and anti-social behaviour.
- Being responsive to local needs, building thriving, resilient communities.
- Promoting community respect and resilience.

The projects and initiatives outlined in this report also contribute towards the Best City Priorities of Inclusive Growth through targeting interventions to tackle poverty in priority neighbourhoods and tackling low pay. The actions also contribute to the priorities of Health & Wellbeing, Child-Friendly City, Age-Friendly Leeds and Housing.

4.3.2 Financial health and inclusion is a workstream of the Thriving: A Child Poverty Strategy for Leeds 2019 which is overseen by the Child Poverty Impact Board. Activities outlined in this report on frontline staff training, holiday hunger and LCU's school savings schemes contribute to this workstream. As part of the suite of poverty reports being brought forward for consideration by Executive Board, each will consider the impact of poverty in the city and the work of the Child Poverty Impact Board.

4.3.2 Climate Emergency

- 4.3.3 One key aspect of the work on poverty alleviation is the redirection of surplus food to foodbanks and to support initiatives such as the Holiday Hunger projects. It is estimated that in Leeds approximately 143 tonnes of surplus food is intercepted and therefore saved from disposal to waste (in the year up to end March 2019). Waste food is a contributor to climate change as it results in methane emissions which have a greater impact on climate change than the equivalent amount of CO₂. However, for consistency of approach it has been calculated that the CO₂ equivalent of the emissions that have been saved from escape to the atmosphere is 60 tonnes of CO₂ in the year. However, had the food not been redirected and eaten and instead the whole of this 143 tonnes of food had gone to waste, the production, transport and distribution of the food would have to be factored in, and in that event the total emissions would have been the equivalent of 533 tonnes of CO₂.
- 4.3.4 There are no other known specific positive or negative impacts as a result of the work described in this report.

4.4 Resources, procurement and value for money

- 4.4.1 All of the projects and services referred to in this report are being undertaken within current budgets, there are no additional resource implications arising from this report.

4.5 Legal implications, access to information, and call-in

- 4.5.1 There are no specific legal implications or access to information issues with this report.

4.6 Risk management

- 4.6.1 There are no specific risk management issues with this report.

5. Conclusions

- 5.1 The scale of the challenge to tackle financial exclusion and address poverty remains significant. The report highlights the wide range of projects being undertaken, and despite reductions in budgets more people being assisted by advice, welfare and credit union services.
- 5.2 The report also highlights the importance of evidence base and actively involving people with direct experiences of financial inclusion and poverty. This has been central to all of the partnership work being undertaken and will continue to influence the future strategic direction.

6. Recommendations

- 6.1 Executive Board are recommended to:
- a) Note and welcome the significant progress made and projects developed through the partnerships outlined in this report between the Council and the third sector which has helped in the delivery of the Council's strategic objectives on financial inclusion and poverty alleviation.

- b) Note that future reports on the progress of the Illegal Money Lending Team will be included as part of the annual report to the Executive Board on progress on financial inclusion and poverty alleviation rather than as a free standing item.
- c) Agree that future reporting on the Social Inclusion Fund will be considered by the Executive Member for Communities.

7. Background documents¹

7.1 None

¹ The background documents listed in this section are available to download from the council's website, unless they contain confidential or exempt information. The list of background documents does not include published works.