

2017/18 Wellbeing Objective

WO1 -To help people make the best use of their household income and manage their debts

Why we chose this

Poverty harms people's prospects and damages their long term future. It also places a burden on public resources and services. It is in all our interests to tackle poverty. Caerphilly Council is committed to ensuring its residents are able to live fulfilled lives and are not prevented from enjoying an acceptable standard of living due to economic, social or cultural disadvantage.

Common causes of problem debt are job loss, illness and relationship breakdown. Many are vulnerable to falling into problem debt following such life events, as too few have the financial resilience to cope. We know for example that problem debt can impact on good mental health, relationships, education and general well being. The past few years has seen an unprecedented increase in the use of food banks in Wales, with 35,919 people provide with food in 2012- 2013, increasing to 1,109,309 in 2015/16* and low-income households can spend 16.6% of their income on food. Domestic energy prices have increased 62% since 2008, increasing 21% in the last two years. For those on low incomes, this is a dramatic increase on their energy bill and they are more likely to be on pre-paid meters, and can pay up to £253 more per year than those by direct debit.

The Step Change charity reports that Council Tax debt and arrears of water bills are amongst the most rapidly growing debt for their Welsh clients and the average client has just £10 left to put towards their debts after they have covered their household costs. For too many, debt has become a serious problem with almost three million people said to be in problem debt in Britain. We must integrate our work as the causes of poverty are complex and many, and are driven by external forces beyond our control such as wage levels or central government policy, however this objective aims to mitigate the effects. The effect of poverty hinders public services ability to improve quality of life. This means we have taken an involved and collaborative approach, where we have set up an Anti-Poverty Board. The board monitors our 'Tackling Poverty' strategy and includes members from a range of organisations. Our overall strategy is dependant on our partner such as Citizens Advice, local Food Banks, and Credit Unions in particular. For example between October 2013 and August 2014, CAB debt support clinics funded by Caerphilly Homes and the Supporting People programme referred 262 residents for debt support which led to the identification of £2.53m debt (average of £9,565 per person). In 2017/18 we visited council tenants in their home to provide support and advice and the savings generated as a direct result of face to face support was approximately £903,500. In this way we are working towards **prevention** of poverty, wherever possible.

* Trussel Trust year end figures for 15/16 @ trusseltrust.org.uk

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For the year 2017/18 the overall level of progress on this objective is deemed to be **successful** because we have completed all of our actions and the majority of our performance measures have met or exceeded our targets.

What have we done well over the last year

This year we visited 1977 Council tenants affected by welfare reform changes and provided them with advice and support in their own homes. We supported over 3000 people to access benefits they are entitled to, this well above our target for the year. The value of financial savings generated for tenants as a direct result of face to face support was £903,508. We will continue to actively promote take up of Free School Meals, using established media channels and also working with schools and other partners. The information issued highlights the benefits to families and schools of eligible parents/carers completing Free School Meal applications.

The percentage uptake of Free School Meals in Primary and Secondary Schools remain similar to this time last year.

The Assisted Places scheme changed to target only children with developmental delays; this affected the number of placements able to be offered. This year 44 placements were taken up, which was lower than expected. Since September the scheme was extended to allow for children with behavioural concerns where parents are accessing parenting programmes or family support to help with consistency of messages. Flying Start has continued to successfully offer childcare placements enabling 620 eligible children taking up childcare places.

During 2017/18 we were an early implementer local authority for the Childcare Offer. To date 120 have signed up to deliver the offer and up until March 31st 374 children have accessed placements under the offer. Parental feedback has indicated this has made a significant difference to parents in low income working household.

Although this is long term objective we are specifically working towards achieving and exceeding the targets for referring residents for support with managing debts and accessing benefits.

Key: The following Action RAG status, shows delivery to date as	
	Unsuccessful
	Partly successful
	Fully successful

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Title	Comment	RAG	Overall Status	% Complete
Ensuring all pupils eligible for Free School Meals (FSM) are in receipt of their entitlement	Information on FSM is sent out to Head teachers each year asking Heads in turn to send out to parents / guardians which gives details of the benefits of taking up a free school meals for the school and the child. Together with this we promote the service using social media and wherever possible at any events where promotion would be suitable i.e. parents evenings, events at the school etc.	●	Complete	100
Promote quality, accessible and affordable childcare provision to enable families to improve their income through accessing education, learning and employment	During 2017/18 we were an early implementer local authority for the Childcare Offer. To date 120 have signed up to deliver the offer and up until march 31st 374 children have accessed placements under the offer. Parental feedback has indicated this has made a significant difference to parents in low income working household.	●	Complete	100
Provide residents with information and advice on a range of social welfare issues to enable them to increase household income, manage debt and develop skills to improve their financial capability	During 2017/18 we visited 1977 Council tenants affected by welfare reform changes and provided them with advice and support in their own homes. We supported 1640 people to access additional benefits that they are entitled to this included PIP, attendance allowance and access to cheaper utility costs , this well above our target for the half year. The value of financial savings generated for tenants as a direct result of face to face support was £903,508. This has already exceeded the amount achieved for 2016/17 financial year and well above our target for this year.	●	Complete	100
Support Council tenants to reduce the impact of rising fuel costs. The impact of this advice will be captured during follow up visits with a selection of the tenants	During the year 444 tenants were visited in their homes and provided with key energy advice to assist in reducing fuel costs. The four tenancy support officers are all qualified to level 2 City and Guilds award in Fuel debt in the community. The community environmental officers based within the housing service have also received training to provide the same level of support.	●	Complete	100

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Title	Actual	Target	Intervention	RAG	Result 12 months ago	Comment
1. Number of council tenants visited and provided with advice regarding energy saving measures and energy use	444.00	200.00	120.00		353	The number of tenants receiving energy advice at end of March 444 compared with 353 at the end of the same period the previous year
2a. Number of children benefiting from Flying Start Childcare provision	620.00	500.00	400.00		526	
2b. Number of children accessing childcare places through Assisted Places Scheme	44.00	88.00	70.00		137	The Assisted Places scheme changed to target only children with developmental delays; this affected the number of placements able to be offered.
3. The number of council tenants referred for money and debt advice as a direct result of face to face support on the impact of welfare reforms	51.00	40.00	15.00		197	
4. Number of other residents referred to commissioned debt/financial support services	720.00	600.00	500.00		617	
5. The number of council tenants affected by welfare reforms who were visited in their own homes and provided with advice and support to minimise the impact of the changes	1977.00	2000.00	1200.00		2183	slightly below the annual target due to maternity leave of an officer and training of replacement. We have increased the TSO staff level to 5 in April 2018 from 4 to try to assist with the number of tenants requiring support

How well did we do it?

Title	Actual	Target	Intervention	RAG	Result 12 months ago	Comment
1a. % of eligible pupils taking up the opportunity to access Free School Meals - Primary (Qtly accum - Year to date)	73.37	70.00	67.00		73.00	Primary free meals are 3% up on last period.
1b. % of eligible pupils taking up the opportunity to access Free Meals - Secondary (Qtly accum - Year to date)	64.00	64.00	55.00		65.00	Free meal up take target met.

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Title	Actual	Target	Intervention	RAG	Result 12 months ago	Comment
1. The value of financial savings generated for tenants as a direct result of face to face support on the affect of welfare reforms	903508.28	250000.00	200000.00		338143.29	We have well exceeded our target this year Welsh Water reduction scheme help u has been promoted to our tenants through the TSO staff and through telephone marketing. Our Welfare benefits advisor has also been very successful in achieving additional welfare benefits for tenants
2. Number of people supported to access benefits they are entitled to - Housing	1640.00	1200.00	400.00		1965	The welfare benefits adviser has been successful in assisting tenant Within the rents section we have also been successful in the promotion of the Welsh Water help u scheme
3. Number of people supported to access benefits they are entitled to - Supporting People	1730.00	1200.00	1000.00		1308	This data is for the period July - December. Service calculates figure on calendar year. Cannot add figure to Q2 to find annual total as this will result in duplication as many of the individual would have been supported through both periods.