

Social Inclusion and Health Sub-Committee
7 MARCH 2016

Present: Councillors: David Skipp (Chairman), Alan Britten and Matthew French

Apologies: Councillors: Roger Clarke, David Coldwell, Tim Lloyd, Ben Staines and Tricia Youtan

Also Present: Councillors: Leonard Crosbie, Godfrey Newman

1 **MINUTES**

The minutes of 30th November 2015 were approved as a correct record of the meeting.

2 **DECLARATIONS OF MEMBERS' INTERESTS**

There were no declarations of interest.

3 **ANNOUNCEMENTS**

There were no announcements.

4 **TO HEAR FROM THE FINANCIAL INCLUSION AND ENGAGEMENT OFFICER AT WEST SUSSEX COUNTY COUNCIL**

The Chairman welcomed West Sussex County Council's Financial Inclusion & Engagement Officer, Dominic Maxwell, who was employed as part of the countywide Think Family Partnership.

His role would help to develop a three-year plan, which would be a Financial Capability Strategy for the County. The strategy would focus on: issues covered by Think Family; people in financial difficulty; older and retired people; and children and young people in education.

Dominic gave a presentation on the causes of indebtedness and financial hardship, which focussed on a recent study based on 50 households that were in debt from across the WSCC area.

The study had shown that the most significant causes of indebtedness were: difficulties with managing money rather than a lack of it (25%); and mental health problems (25%). The debts covered a range of areas, in particular rent, council tax and utility bills.

Within this demographic there was a lack of knowledge of available benefits. For example 60% of those eligible to claim the Warmer Home Discount for

poorer families did not claim it. One in three pensioners entitled to pension credit did not know that they could claim it.

Dominic highlighted the importance of communicating directly with those in debt in order to engage with them and support them in tackling the problem. In 75% of cases those in debt had had contact with a service or agency (eg regarding council tax) because of their difficulty to pay. This indicated that there were lost opportunities when the Council or other bodies could have intervened to give support in solving underlying problems.

Brighton & Hove City Council had introduced a system whereby those unable to pay their council tax were put in touch with the Brighton based charity Money Advice Plus, which supported people in managing their money successfully. It was noted that there was no equivalent organisation within the area of WSCC.

The overall aim of the Financial Capability Strategy would be to minimise debt. One way of doing this could be by tackling debt through the council tax collection process where those in difficulty would be identified. It was noted that the District Council (through Census) collected council tax on behalf of WSCC.

With regards to council tax collection, almost all councils used set dates for Direct Debits. This lack of flexibility within the system meant that payees could not change the date that money left their accounts to fit in with their own pay-days. Dominic cited the case of Wyre Council, Lancashire, which had pioneered a more flexible system where residents could select their own Direct Debit dates through an automated system that optimised the efficiency of the collection process.

The Working Group noted that engaging with those in debt at an early stage rather than simply pursuing them for payment would have a positive outcome for councils by reducing costs (eg bailiff costs) and potentially reducing cases of homelessness.

Dominic confirmed that the detailed results of this study, his conclusions and recommendations had only just been completed and would be presented to WSCC shortly.

5 **TO DISCUSS THE PLANS FOR THE DIGITAL INCLUSION STRATEGY TO BE INCORPORATED IN THE NEXT CORPORATE PLAN**

Item deferred.

The meeting closed at 7.00 pm having commenced at 5.30 pm

CHAIRMAN