



TACKLING FINANCIAL INSECURITY IN NOTTINGHAMSHIRE EVENT REPORT

20 July 2022



This event was pulled together to focus on the significant impact that the financial crisis is having on our communities. The aim of the session was to:-

- Highlight existing services providing money help and financial wellbeing support across the county.
- Have valuable and insightful discussions as part of the event.
- Identify how partners working together can make the biggest impact.

BACKGROUND

Following a successful submission to the Nottinghamshire County Council Social Recovery Fund, Mansfield CVS led and provided marketing and communications support on a focused project on Tackling Financial Insecurity.

The project had the following brief:-

- Scope existing services available on money help and financial wellbeing support across the county
- Identify available data on financial resilience and financial difficulty in the county
- Identify existing networks and explore options for future structures that would best enable partners to work together to address needs
- Raise awareness and increase understanding of financial wellbeing

Heather Downey and David Kirkham from BlinkBright Limited were selected to carry out the Scoping work, building on their local experience of delivering the Nottinghamshire VCS State of the Sector 2022 Report and other East Midlands projects including We are Undefeatable (Bolsover and Mansfield), Community Champions (Mansfield and Mid Notts).



Tackling Financial Insecurity in Notts

Many people in both urban and rural parts of Nottinghamshire currently have debt problems, are struggling with food or fuel poverty and are feeling financially insecure. Financial difficulty affects people of all ages and poor financial wellbeing has knock-on effects on:

- mental and physical health
- housing and homelessness
- children's educational attainment
- children's health and well-being
- acquisitive crime
- business sustainability
- workforce skills

Come and join us to hear about the findings of our recent mapping around financial resilience in Nottinghamshire.

This online event will also help to shape a plan to coordinate and streamline services to tackle Financial Insecurity in Nottinghamshire.

We aim to co-design an action plan of short/medium and long-term actions to help more residents building on the good practice that already exists.

The event takes place on 20 July 2022 from 10am - 12 via by Microsoft Teams.

Book your place here:- <https://TFINotts.eventbrite.co.uk>



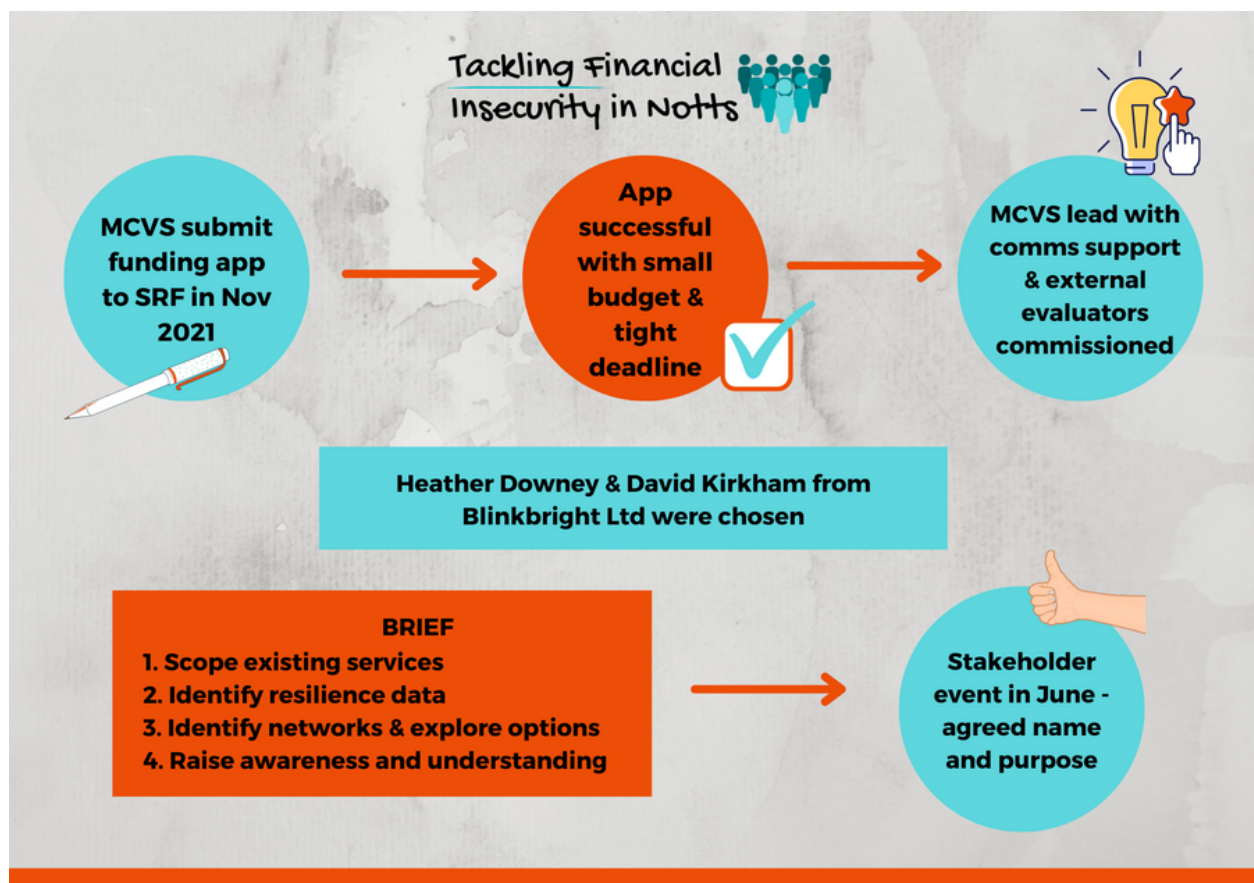
PRESENTATIONS

The event was chaired by Maria Ward, BBO Stakeholder Manager for Nottinghamshire.

See delegates organisations below:-



Vanessa Whitton, Chief Executive, Mansfield CVS highlighted the work to date and the importance of linking with other activity already taking place in Districts.



Our Partners in your area

Bolsover, Chesterfield, NE Derbyshire
Derbyshire Live Centre
Derbyshire Unemployment Workers Centre

High Peak and Derbyshire Dales
Citizens Advice Derbyshire Districts

Amber Valley, Newark
Direct Help and Advice (DHA)
Citizens Advice Derbyshire Districts

South Derbyshire
Citizens Advice Mid-Mercia

Derby City
Derby Advice, DASH and YMCA Derbyshire

Bassettown, Mansfield, Ashfield
Direct Help and Advice (DHA)
Mansfield Citizens Advice

Newark & Sherwood
12 Ayles Advice Centre
Mansfield Citizens Advice Centre

Geelling and Brecknow
12 Ayles Advice Centre
Mansfield Citizens Advice Centre

Nottingham City and Rushcliffe
St Ann's Advice Centre
Nottinghamshire YMCA
Nottingham and Nottinghamshire Refugee Forum

Money Sorted offers free support

You can find your nearest Personal Navigator on our website
www.moneysortedind2n2.org/help-where-you-live

Email us at:
info@moneysortedind2n2.org

or

Call us on 0115 9081534

You can also download a referral form from our website
www.moneysortedind2n2.org

Money Sorted in D2N2

Do you know someone who is struggling with money and would like free one-to-one support?

Debbie Webster, Manager, St. Ann's Advice Group – BBO Money Sorted (D2N2)

presented a current view on the reality of daily life for those facing financial insecurity and crisis.

- Advice Nottingham is a collective of independent advice providers.
- There are 6 main advice providers that work in a consortium and together with Nottingham University and the Credit Union, they formed the Nottingham Financial Resilience Partnership.

This Partnership is now a CIO i.e. a registered legal entity with funding to last 3 years and a full time consultant working to deliver its action plan.

See Nottingham Financial Resilience Partnership | Financial Wellbeing

- Nottingham City Health and Wellbeing Board has identified Financial Inclusion as one of the 4 priorities for the city.
- Money Sorted is one strand of the Building Better Opportunities programme in D2N2 funded via ESF

and NLCF. Money Sorted in D2N2 works with people across the D2N2 area to improve their financial resilience on a one-to-one basis for 6 months or more. The project aims to remove the financial barriers to help people move closer to the labour market.

- The project has been running since 2016 and at that time, the country was still reeling from the financial crash of 2008, Legal Aid cuts prevented people from getting the help needed and there were significant numbers of people with multiple complex needs.
- We hoped that 2022 would bring renewed optimism as we recover from the pandemic, but instead we have seen the biggest drop in living standards since records began. Today, inflation is at 9.4% set to hit 10%, the largest increase in 40 years, fuel up by 40%, food up by estimated 15% or more, clothing prices up by 12% and milk prices up by 17%.
- The Resolution Foundation have found that a third of households will have to cut back on essentials. 48% of children will live in households without a decent minimum standard of living. This cost-of-living crisis shows no signs of slowing and it is impacting the poorest within our community – the people we work with.

Useful Links

[Nottingham Financial Resilience Partnership | Financial Wellbeing](#)

[Money Sorted in D2N2](#)

[The Resolution Foundation](#)

- The UK energy price cap is expected to rise to £2,800 in November. It is estimated that as many as 8.5 million people will be living in fuel poverty.
- Joseph Rowntree Foundation recent analysis finds households on low income will be spending 18% on energy after housing costs, but this rises to 54% for single adult households. So of the £77 that the single adult over 25 gets from Universal Credit, £41 will be spent on energy costs leaving £36 for everything else.
- Majority of people sleeping rough in England are male and aged over 26. CRISIS has estimated that over 227,000 people are experiencing the worst form of homelessness – rough sleeping.
- The basic rate of benefits is the lowest it has been in 35 years. The basic level of unemployment support is less than half the amount needed to avoid absolute poverty.
- 11.5m people have less than £100 in savings to fall back on. 9m people already borrowing to buy food or pay essential bills.
- These facts are instrumentally linked to wider social disconnect causing real hardship for people living on limited income in or out of work. They impact on other priority issues for local authorities and Government such as health, crime and education – not stand-alone aspects of people's lives – people don't exist in a vacuum. Poverty places severe stress on individuals, families, households and has consequences.
- Child cruelty and neglect increased by a quarter as the country emerged from the pandemic. NSPCC experts warned that the pandemic is the perfect storm, increasing household stress, disproportionately affecting those that were already amongst the most disadvantaged. Those already stretched parents and carers and will lead to an increase in child abuse. In England there were 26,307 offences of child cruelty and neglect in 2021/22. This is an average of 72 per day, a 25% increase from last year.
- The fact that our society is built around a fast-paced lifestyle is leaving some people behind, as our increasingly connected world becomes more remote to some. Loneliness and social isolation are major issues. The latest Marmot report around health inequalities shows that mortality rates for people suffering loneliness and isolation is comparable to people who smoke to non-smokers. Smoker's mortality rates are nearly 3 times greater than those of non-smokers.
- For large numbers of people this cost-of-living crisis is not new. It is a grim reality that many have been living with for years. They no longer have any resources left to fight and they are terrified of what lies ahead.
- The families we see have got no savings; they've got nothing left to fall back on. Life goes by precariously on a financial cliff edge, counting grocery budgets to the penny, huddling under blankets, rationing heating, avoiding social occasions. The essentials for a dignified life are already gone.

Many people in the room are advisors and working with people in the community. Bringing together the services and scoping what we do is ever more important.

Wherever we live, people need to access services and get the help and support needed.



This summary presentation of Scoping work to date included Recommendations set out below. The full report will be circulated alongside this Event Report.



Context - Currently seeing a record number of job vacancies and unemployment levels low – this all points to an increase in interest rates. Financial Insecurity affects all ages, business sustainability, workforce skills. Real wages are falling at the fastest rate for two decades and the war in Ukraine and impact of the pandemic have increased poverty and pushed some people into poverty for the first time – even those in work.

Methodology – talked to people, desk-based research. Between April and June and aligned with other pieces of work. Spoke to all districts in Nottinghamshire and pulled together information on debt advice and services and availability in districts.

Summary Findings

- **Access** – financial security needs tackling in all areas of the county, including rural areas. This requires consistent face to face support. Many services moved online during the pandemic and there is now a lack of places to go to for support. People need help in easy-to-understand language and addressing the fact that older generations still see stigma if seeking help.
- **Getting timely help** – reluctance to seek help and talk about money. Need to educate young people about money management and financial planning.
- **Impact of the current welfare system** – time lag of people accessing Universal Credit and the barriers of online access. Delays with Personal Independence Payments, particularly if having to go to appeal.
- **Digital Exclusion** – some people don't have the hardware or skills. Often don't have the data to carry out everything online.
- **Current Information and Specialist Support** - People are starting to get their one off payments from government. But current predictions on energy costs mean that this payment won't go far. The VCS is the frontline support and together with Social Prescribing Link Workers, they all need live intelligence on services. District provision is better in some areas. Citizens Advice have volunteer capacity problems - many did not come back after the pandemic. Many people signposting to VCS organisations but few funded to do this work. Community food projects should be used to give advice but need more capacity. Funding support – outputs often drive behaviours.



Recommendations - see full report for all recommendations

- A wider Financial Inclusion partnership is welcomed in the county. See full report for full recommendations.
- Local funding to increase capacity.
- Capacity building for the VCS as they are dealing with the initial requests for help.
- Digital inclusion - we need to use other messaging and accessible information.

GROUP WORK - IMMEDIATE PRIORITIES AND NEXT STEPS

Six Breakout Groups looked at the three key questions below - see the Appendix for detailed write up of each Group. Feedback was asked to focus on immediate priorities and these have been amalgamated below:-

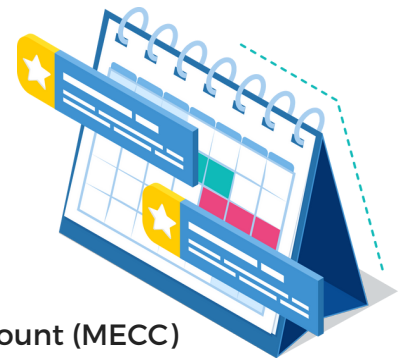
I. What needs to happen and by whom?

II. How could government funded programmes be used to improve the Financial Resilience of our local communities?

III. What are the immediate priorities?

Immediate Priorities

- Ensure access to food and appropriate food - people do not want to use energy to prepare food. Need to prepare for the Autumn now re food and fuel vouchers.
- Fund affordable Community Transport to get food, medication, etc.
- Recognise the impact of rurality on fuel, food poverty, etc.
- Communicate what support is out there. Making Every Contact Count (MECC) – this requires partners to know what is available. E.G. who knows about the illegal money lending team, how to refer, etc
- Utilise this MECC approach to highlight the system that exists AND work with people before they get into crisis.
- Develop a joint referral process so that people get the right help in a timely manner.
- Share good practice AND work towards SLA's so that data sharing can be tackled early on.
- Provide accessible clear information for groups and individuals – use the right language. Target people who don't know where to find support. E.G. NCC have a table to show benefit entitlements which needs promoting through joint work with DWP, Districts and CVS's. Information needs to be in hard copy and social media.
- Provide guidance on how to update information on Notts Help Yourself site.
- Access free training E.G. training for advice providers - MAP training around Money Guiders.
- Signpost to community and adult training to help with money management - free for those on benefits.
- Check in with our own staff, volunteers and workplaces and look after own staff wellbeing.
- Move forward together as a partnership - collaborate like the Nottingham Partnership which brings alignment, bid writing, etc and the opportunity to share life experiences on the ground.
- Fund preventative work - organisations who are providing support need to be funded to do so. Re the commissioning of services, KPI's do not encourage the best service for people. Health and Social Care need to review commissioning.
- Influence DWP around PIP and the time that appeals are taking.
- Household Support Grant – support funding is now open but people don't know about it. It is open for the next few weeks therefore more information and clear messaging is needed on this.



Strategic Level Update

Work to tackle financial insecurity needs to sit across a number of strategic agendas including:

- Nottinghamshire Health and Wellbeing Plan- Healthy Sustainable Places
- Health Watch – need to focus on commissioning of services
- The Nottinghamshire Plan
- Life Chances for Children and Families Partnership Group (Children’s Department)
- Adult Social Care Department (including Public Health)
- Growth, Infrastructure & Team (Place Department)
- Nottingham and Nottinghamshire Integrated Care System
- Other local and regional strategy



Next steps

- Notts Help Yourself - pages to be made more accessible. All information in one place. Information on how to update the individual pages. New site being launched in September.
- Review Bassetlaw Summit which involved all partners to look at gaps/scale and resourcing what is on the ground. Focus of the event was 'quick wins' before the autumn. This could be replicated in other Districts.
- NCC Public Health - Financial Resilience sits within the Healthy and Sustainable Places Ambition and financial resilience is a priority. Wider work around food insecurity – financial resilience is forming part of this. Work is underway on childhood obesity trailblazer and the Food Network. Have aligned priorities with the Nottingham City Health and Wellbeing Plan. Looking at a food insecurity mapping tool. Recognition that the TFIN Scoping Report, recommendations and event feedback sits well in the current climate. Need to harness this and create a platform to take this forward and build an evidence base from all districts. Consideration is being given to where information and training can be shared to make a difference for our communities.
- Identify the quick wins and create chart of short term / long term activities. Need to link all NCC activity in this area and include locality focussed events.
- Need to focus on educating the health commissioning process.
- Emphasise the need for tackling financial insecurity to be written into all strategic plans at NCC and District level. Feed across into NCC Life Chances Partnership; also Economic Growth affected by financial resilience.
- Examine any good practice from across the country. Financial inclusion groups exist elsewhere - is it better locality based or county wide.
- Develop overarching partnership for joint messaging and system change. Smaller groups to connect regularly.
- Make the case for funding – develop the evidence base, starting with scoping report/report from the event. This will influence the Public Health framework for action that is in development.
- Need to address some issues at a strategic level E.G. if it involves the DWP.