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## **Customer and Corporate Services Scrutiny Management Committee**

**11 March 2019**

Report of Financial Inclusion Scrutiny Review Task Group

### **Financial Inclusion Final Report**

#### **Summary**

1. This final report presents the Customer and Corporate Services Scrutiny Management Committee (CSMC) with all the information gathered by the Task Group set up to review Financial Inclusion in York, together with the Task Group's conclusions and recommendations.

#### **Review proposal**

2. At a meeting of CSMC in June 2018 Cllr Neil Barnes proposed a scrutiny review into Financial Inclusion. This followed a decision session by the Executive Member for Adult Social Care and Health which considered Welfare Benefits Update and Financial Inclusion Outturn Report 2017/18.
3. The Executive Member resolved that the impact of Universal Credit (UC) to date, and the welfare support provided by the council to residents in 2017/18, be noted and that the council continue to work proactively with third sector partners on the wide range of support, early intervention and advice through the activity of the Financial Inclusion Steering Group.
4. Four strands within the Welfare Benefits Update and Financial Inclusion Outturn Report 2017/18 were identified as having the potential for further scrutiny:
  - i. The growing impact of Universal Credit is starting to be felt (and reported by Citizens Advice York). Are processes ready and resilient enough?
  - ii. The low take up of council tax discretionary reduction scheme is a concern. How is this being advertised / signposted to potential customers?
  - iii. There is an increased demand on discretionary housing payments.

- iv. The various activities initiatives aimed at addressing the cause of financial inclusion being funded by Financial Inclusion Steering Group. How are these awarded and how are we measuring the benefits?

## **Remit**

5. The Corporate and Scrutiny Management Committee discussed the Financial Inclusion Scoping Report at their meeting in early September 2018 and agreed this was a topic worthy of review. The Committee appointed a Task Group comprising Cllrs N Barnes, Brooks and Fenton to carry out this work on the Committee's behalf.

6. The Committee also agreed the following remit for the review.

7. Aim:

To understand the impact of Universal Credit on the citizens of York and the activities being run to promote Financial Inclusion.

8. Objectives:

- i. To ensure processes are ready and resilient enough to deal with the growing impact of Universal Credit;
- ii. To examine the low take up of the Council Tax Discretionary Reduction Scheme and how this is being signposted to potential customers;
- iii. To determine the drivers behind the increased demand on Discretionary Housing Payments and look at whether Financial Inclusion activities and resources can mitigate any causes;
- iv. To understand how the various initiatives aimed at addressing the cause of financial exclusion funded by the Financial Inclusion Steering Group are awarded and measured.
- v. To look at the impact of Universal Credit on families with uncertain employment patterns within a volatile employment market.

9. The Task Group met for the first time in early October 2018 when a way forward was agreed. This included gathering detailed information on the current process, assessing what is available, analysing how various services are signposted and considering the customer journey from their arrival at CYC (Annex A).

10. In November 2018 CSMC considered an update report which requested that a 19 July Motion to Council on Food Poverty be added to the review remit. This was agreed by the Committee so the following objective was included in the review:
  - vi. To understand how the above issues are linked to apparently increasing levels of food poverty in York, including work on the following:
    - the background to food poverty in York including any available local statistics and how local measurement might be improved;
    - the current role of crisis support in York in mitigating food poverty;
    - a range of options for the Council and its partners to improve the city wide response to food poverty in York.

## **General background**

### Financial Inclusion

11. The council provides a broad range of support to welfare benefit customers through the York Financial Assistance Scheme (YFAS), Council Tax Support (CTS) and Discretionary Housing Payments (DHP). In addition the council provides digital support and personal budgetary advice in respect of Universal Credit (UC) claimants.
12. The council also has welfare benefit advisors at West Offices who provide support to all residents, in their homes, at York District Hospital and in the Budgeting Cafes at Sanderson Court & Foxwood Community centre. Welfare Benefit customers in receipt of CTS benefit from a lighter touch recovery process that does not include the use of Enforcement Agents (bailiffs) and minimum court costs to apply for liability orders.
13. All customers including welfare benefit customers have the opportunity to arrange their own payment arrangements digitally without having to talk to council officers.

## **Background to the specific areas of the review**

### Impact of Universal Credit

14. The initial rollout of 'live' UC services in York occurred in February 2015. This had little additional impact on the demand for welfare support provision as the initial 'live' service only affected single people.
15. The rollout of the UC 'Full Service' in York started in September 2017 affecting all working age customers with some exemptions (e.g. customers in 'exempt' accommodation, families with more than 3 children). Pension age residents are not affected by UC. At this time only new welfare benefit claimants and some existing Housing Benefit (HB) customers with certain prescribed change of circumstances are claiming Full Service UC.
16. The gradual transition of customers to UC along with buoyant employment levels in York has meant that any detrimental impact on residents has been slow in materialising in respect of our welfare benefit support. However, CAY and other agencies are reporting an increase in queries relating to UC.

### **Third Sector Partners**

17. Citizens Advice York and other agencies are seeing an increase in queries relating to UC. From their experience there are many residents who need help navigating the system, for instance:
  - knowing who should claim UC, some people are incorrectly being told they should claim UC instead of other benefits such as contributory benefits e.g. job seekers (contribution based) or employment support allowance (contribution based);
  - knowing when to claim, if people claim UC before receiving their final pay from a previous employer this is taken as income during their assessment period and deducted from their UC payment;
  - knowing what's included in UC and what isn't, making sure people include their housing costs in their UC claim and making a separate application to the council for Council Tax Support;
  - knowing how much they should receive and when; there have been a number of errors where additional elements have not been included in UC awards.

18. Currently agencies are seeing people who are worried about changes in their circumstances and the impacts of UC on them and their families. Food bank statistics also show a 49.4% increase in demand from those customers moving to UC from April 2017 to March 2018.

### **Council Tax Support**

19. The 'council tax discretionary reduction scheme' can provide financial help to any council tax payer who find themselves in difficulty with paying their council tax, subject to scheme criteria.
20. Reductions are made on hardship grounds with each application considered on its own individual merits and based on their net council tax liability after any discounts, exemptions, reductions for disabilities or CTS have been applied. The council have worked hard along with CAY to promote this support making it as accessible as possible. The awards for the last three years show that the value is continuing to fall despite this work:
- 2015/16 - £26,745
  - 2016/17 - £23,957
  - 2017/18 - £18,557

### **Discretionary Housing Payments (DHP)**

21. Tenants on Housing Benefit (HB) or receiving the housing element of UC can claim DHP from the council if the amount they get is less than their rent and they are struggling to pay their landlord the difference. It is largely intended to be a short term award.
22. The council receives a direct grant from the Department for Works and Pensions (DWP) to fund DHP payments and this can be increased from local resources up to a maximum of 2.5 times the DWP grant. In 2017/18 the council made 543 awards totalling £206,798 which was within the DWP grant of £256,596. This was an increased spend compared to 2016/17 where a total of £180,842 was awarded to 512 residents.

### **Financial Inclusion Steering Group**

23. York's Financial Inclusion Steering Group (FISG) comprising Council directorate representatives, Citizens Advice York (CAY), Advice York (AY), South Yorkshire Credit Union (SYCU) and the Executive Members for Adult Social Care and Health, and Finance & Performance, was set

up in January 2013 with the aim of addressing the root cause of financial inequality. The group's purpose is:

*'To ensure that local people have the knowledge of and access to appropriate services, allowing them to make more informed choices to achieve and maintain financial stability'.*

24. The FISG is responsible for overseeing the delivery of financial inclusion work including the allocation of funds to projects delivered by partners that meet the group's objectives (see paragraph 8). It has an agreed and ongoing base budget of £100k per year from 2017/18. In February 2017 Council agreed an additional £50k per year for 2017/18 & 2018/19 to be allocated to projects and a further £25k per year to fund specific debt advice related support work across the same two year period.
25. The group aims to:
  - Ensure that residents have the knowledge to manage their finances effectively
  - Better coordination of advice services across the city
  - Advice givers and those 'sign posting' better understand the welfare benefits system
  - Explore opportunities to reduce general living expenses.
26. To target resources effectively to those who most need support, bids are invited from partners for projects that promote financial inclusion. These are subject to panel selection at which bidders make a presentation on their proposals. Rigorous selection is made against a range of criteria.

### **Information gathered**

27. In early December 2018 the Task Group met the Chief Executive of Citizens Advice York and the Chief Executive of York Welfare Benefits Unit.

#### Citizens Advice York

28. CAY told the Task Group that the impact of the migration to UC in York has already been great. York has been one of the first cities to experience a large roll out and figures provided by DWP show that by the end of September 2018, York had 4,454 claimants of UC (out of approx. 9,000 people claiming benefits). More than 900 client issues related to UC being presented to Citizens Advice from April to November 2018.

National Citizens Advice (using evidence from 150,000 CAB clients nationwide, including York) has lobbied to inform the DWP of the many and various problems associated with UC applications. These are detailed in the attached Citizens Advice report (Annex B).

29. The Task Group heard that in recognition of the problems, DWP has introduced a number of changes to the application and support process but many issues remain, particularly cash-flow problems presented to many claimants who are least likely to have savings to fall back on. The UC system changes benefits payments to be monthly in arrears and to include housing benefit payments previously paid directly to landlords. This has led to an increase in indebtedness amongst a group of people already struggling with debts issues and most unlikely to be able to secure reasonably priced credit.
30. CAY considered that a key factor in delayed payments to claimants is the application process itself which is complicated and made online (in most cases). It demands that claimants must set up online UC journals and provide evidence of ID, of changes in circumstances and of costs to be taken into account such as childcare or housing costs. Any mistake or failure to fill in the details correctly will result in the UC application being delayed – which leads to delays in commencing payments to the client – often of several weeks. During this period the client will often build up large debts – housing arrears or high cost credit.
31. One way of helping deal with this was the introduction by the DWP of Universal Support to claimants – a service offering ‘Assisted Digital Support’ (ADS), to help with the online application process and digital skills, and ‘Personal Budget Support’ (PBS) to help people manage the new payment patterns and cash flow issues and also to help people plan and manage their budgets. These two forms of support (ADS and PBS) were outsourced to local authorities and in York are currently offered in the customer centre at West Offices.
32. The Task Group learned that in October 2018 DWP and National Citizens Advice announced that they had reached agreement to transfer this contract to Citizens Advice and that from 1<sup>st</sup> April 2019 this service will be undertaken by local CA organisations, such as Citizens Advice York. CAY is engaged in a planning process for this transfer of support services.

33. Members heard that the new CAY Universal Support Service will aim to be as accessible as possible. The aim is to offer support in communities of greatest need – further utilising our Advice and Information Cafes currently funded by FISG in Sanderson Court, Bell Farm, Travellers Trust in Clifton and St Luke's.
34. To plan the new service CAY intends to establish a project group to include: CYC housing, public health, the main social housing providers, and DWP staff. If resources allow it will look at carrying out further outreach directly with housing associations and possibly also basing universal support staff directly in the DWP office at Monkgate.
35. CAY told the Task Group that projects funded by FISG carried out by CAY are monitored FISG through regular meetings with CYC officials and submission of quarterly project reports. This shows a high degree of effectiveness and value for money. In the last quarter for which reports were circulated, the cost of the 4 CAY projects funded by FISG – GP Surgeries Outreach; Advice & Information Cafes; CAY Debt. Service and the Advice York Co-ordination Project – totalled £24,201. The returns on this investment –income gain or debts managed – totalled £155,226 for 112 residents, mostly in the most deprived parts of the city. The cost per client is £216 but the financial gain is £63,274 in direct income and £80,067 in the management of debts.
36. However, CAY stressed that the development of an enhanced and more effective Universal Support service will require not only the specific Universal Support funding from DWP, but also continued resourcing and the financial stability of CAY's current funding streams. In particular, CAY will have to recruit and train more volunteers and it hopes that continued funding will be available for FISG-funded Advice & Information Cafes.

#### Welfare Benefits Unit

37. The Welfare Benefits Unit (WBU) provides a specialist welfare benefits advice service to advisers and others who work with members of the public. A team of experienced advisers provide independent support through an advice line, publications, training and consultancy.
38. Call levels to the WBU have risen by 50% over the past year and UC accounts for approximately a third of calls. Increasingly the WBU is getting asked for advice from people who don't understand the system. From April to September 2018 the WBU received 303 calls from the York area from:



Calls by organisation

	<b>Number of calls</b>	<b>%</b>
City of York Council	60	20
Carers	2	1
Citizens Advice Bureau	42	14
Housing	61	20
Other Organisations <sup>1</sup>	83	27
Health	24	8
Other (public, details not taken)	16	5
Education	15	5
<b>Total</b>	<b>303</b>	<b>100</b>

39. From July 2017 to July 2018 the WBU carried out a Universal Credit Survey (see Annex C) to highlight emerging trends and common experiences of UC claimants in the York area. The three main issues that emerged were difficulties due to the initial wait for the first payment of UC, administrative barriers to making and maintaining UC claims and problems identifying eligibility for Council Tax Support.
40. In a written submission, Annex D, the WBU states that UC has impacted on claimant's income in many ways, in general the main issues relate to:
- Lower amounts for disabled people, including disabled workers and families with a disabled child.
  - Deductions to third parties (e.g. for utility debts or rent arrears) are higher.
  - Payment patterns for earnings can skew UC payments, making it difficult to budget and, in some cases, reducing overall entitlement.
  - The Minimum Income Floor for self employed people means that some are treated as having income they 'should' have rather than actually have.
41. The WBU's main concern about the UC system is the support for the most vulnerable. UC Support through CYC appears effective but the

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<sup>1</sup> Other Organisations: Age UK, North Yorkshire Aids Awareness, Citizens Advice, Carers Centre, Older Citizens Advocacy York (OCAY), Changing Lives, Community Links, Grocery Aid, IDAS, Joseph Rowntree Housing Trust, Peasholme Charity, Safe and Sound Homes – Preventing Youth Homelessness (SASH), St Leonard's Hospice, York Advocacy, York College, University of York.

government is only financing help with initial claims rather than ongoing maintenance of claims. Claimants are expected to check their online journals daily despite many not having access to computers or other gadgets. Many advisers are worried that the most vulnerable will not be able to maintain their claims due to complexity, frustration at continued administrative errors by the DWP and difficulties understanding Claimant Commitment responsibilities.

42. The WBU also expressed concern over funding streams. The WBU has a current 4 year Service Level Agreement with CYC and receives an annual payment in April each year with the current arrangement scheduled to run until the end of March 2022. In relation to other temporary annual grants awarded by FISG the WBU feels support could be strengthened by increasing the length of awards offered. Annual funding can be problematic as any project involves planning, implementation and then scaling back if funding may end. This can cause difficulties if expectations are raised and recruitment may be an issue for limited periods.

#### Financial Inclusion Steering Group

43. In late January 2019 the Task Group met CYC's Strategic Manager, Corporate Strategy and City Partnerships, and the Area-Based Financial Inclusion Project Manager to learn more about the effectiveness of initiatives funded by the Financial Inclusion Steering Group.
44. As stated in paragraph 22, the FISG is responsible for overseeing the delivery of financial inclusion work including the award of grants to partners to deliver projects that meet the group's objectives.
45. The FISG invites written bids for projects which are measured against the objectives of the group. Applicants are asked to provide evidence of need and they are scored on the basis of the evidence provided. Last year the group made awards to nine projects out of 15 bids with the grants to the successful applications totalling £166k.
46. One disadvantage is that the assistance is short-term and people have to come back 'cap in hand'. The FISG is restricted by annual budget constraints but if it had a multi-year budget it could fund multi-year projects.
47. The Task Group was told that successful efforts continue to actively encourage partners to become more visible in delivering services

although Officers accepted CYC could be more proactive and so could its partners. The group takes a coordinated approach to supporting residents but there needs to be a whole system to encourage connectivity within communities.

48. The Task Group noted that there has been increased demand for Discretionary Housing Payment as the gap between the help that people can get to pay their rent and the rent they have to pay has grown wider as a result of private rents rising.

### Food Poverty

49. Members then questioned food poverty in the city and learned that much of the work in this area in York was co-ordinated through York Food Poverty Alliance (Annex E), which works with groups, organisations and individuals in the city to strengthen the ability to reduce food poverty and tackle its causes.
50. The alliance recognises that food poverty is the result of a complex set of structural issues relating but not restricted to problems of insecure, inadequate and expensive housing, insecure and low paid employment, insufficient social welfare provision, poor health, and an environmentally unsustainable food production and distribution system. Its aims include identifying and raising awareness about the systemic drivers of food poverty, improving access to advice services and ensuring those eligible for financial support are in receipt of it.
51. Both Foodbank use and informal community food aid usage are rising in York and there are more than 30 organisations providing variations of food aid across the city.
52. These cross-sector organisations deliver a range of different versions of community food aid provision from traditional soup kitchens to food and advice projects and the rise in volunteer-led community cafes. Of these:
- 13 said food poverty was part of their rationale for setting up;
  - 17 are open regularly (more than once a week);
  - 12 are open one day per week;
  - 25 have an open-access policy
  - 7 serve targeted populations only (gender, age, area/based, disability, income.)

53. Initiatives such as the Holiday Hunger project have worked well and served 2,500 meals during the June to October half-term period. The Tang Hall Big Picnic served 1,027 people with freshly cooked food over 12 one-day-a-week sessions.
54. York food and activity clubs served 2,930 meals and gave out 285 food bags during the period 13 July 2018 and 7 January 2019 and nine Holiday Hunger projects totalled 67 food club sessions.
55. The Task Group noted that while both formal and informal initiatives are available for those who need support there were no robust measures for gathering information. It is difficult to measure unique users of food aid by those who are experiencing food poverty at projects which are open on a continuous, all-inclusive basis or where food is embedded alongside other services.
56. Available data from the weekly community cafes/informal food banks, such as Red Tower, Planet Food, YourCafe / Luke's Larder, Bell Farm Community Assoc, Chapelfields and Foxwood Community Hubs and Lidgett Grove, shows that the weekly customers to each of these projects range from 35-70 meaning around 360 people each week use open-access cafe provisions across the city. This does not capture the full level of usage when you consider Chill in the Community CIC's informal food bank in Acomb, is also open 7 days per week.
57. York Foodbank, which has locations in Acomb, Huntington Road, Tang Hall and Gillygate, is part of a nationwide network of foodbanks, supported by the Trussell Trust. In 2017 York Foodbank provided 3,379 three-day emergency food supplies to people in crisis.
58. According to the Trussell Trust the primary referral causes to foodbanks for the period April to September 2017 were:
  - Low income – 26.52%
  - Benefit delays – 24.71%
  - Benefit changes – 17.90%
  - Debt – 8.29%
  - Other – 7.82%
  - Homeless – 5.41%
  - Sickness – 2.81%
  - No recourse to public funds – 2.74%
  - Domestic violence – 1.50%

- Child holiday meals – 1.04%
- Delayed wages – 0.83%
- Refused Short-Term Benefit Advance – 0.40%

59. The Task Group had its final meeting on 13 February 2019 when it was agreed that issues around increasing food poverty in the city were complex and this should be the subject of a separate piece of work which could be picked up by the new administration after May's elections.
60. It was also noted that the Council's Financial Inclusion Policy and Action Plan was adopted in November 2012 and was in need of a refresh. In the current policy the work of Advice York, the Financial Inclusion Steering Group, the impact of the roll-out of Universal Credit, and measures to address food poverty are not included. A lot of the data from 2012 paints a different picture of York as many of the issues which exist today including access to digital support and resources were not around seven years ago.
61. Similarly key partners such as the Welfare Benefits Unit are not members of the Financial Inclusion Steering Group yet they are in positions to make valuable contributions.

## **Analysis**

62. Citizens Advice York sees many clients with debt problems caused by or exacerbated by UC. There is a particular impact on housing arrears due to the new housing benefit system in UC and clients are often forced into arrears due to no fault of their own, but simply by the new payment system of monthly in arrears and payment of the housing element, especially if UC claimants have to wait several weeks for a first payment.
63. Many people struggle to fill in forms online and some people have poor digital skills. These are the groups most likely to suffer from the workings of UC.
64. A key to helping minimise any adverse impact of UC on the citizens of York during the continued natural migration of benefits claimants to UC is in getting the support service in place that is of high quality and easily accessible to all who need it.
65. Rent arrears, for example, rapidly build up and if these are deducted in one go once the first UC payment is made then the individual is left with nothing to live on for another month. An alternative offered by DWP is in the form of an advance – but this means a claimant is pushed into debt

that is repaid out of subsequent UC payments – taking priority over any other payments.

66. So, there is a clear pattern of increased debts and arrears. A way to avoid further undue delays in receiving a first payment is by working to provide support for claimants to make accurate applications. The new Universal Support Service of Citizens Advice (and also up to this year from CYC) is a solution, as is effective personal budgeting support to plan how individuals can budget for UC.
67. The WBU is concerned that the most vulnerable claimants will drop out of the UC system because of Claimant Commitment responsibilities and the impact this will have on their health and housing status.
68. It is important to note that some people are better off on UC and it is important that these people are identified and reassured about transitioning across given the negative aspects of UC that are highlighted in the media.

### **Consultation**

69. To gather the information in this report the Task Group has consulted with Citizens Advice York, the Welfare Benefits Unit, York Food Poverty Alliance and CYC specialist officers.

### **Conclusions**

70. York may appear to be a rich city with a booming tourist industry, but poverty is real – and growing – in a climate where food prices continue to rise and incomes remain stagnant.
71. An increase in food poverty, the use of Food Banks and an increase in discretionary housing payments have direct links with the process described in this report.
72. The UC payments are paid one month in arrears and in practical terms that means five weeks after the UC claim is made. But if there are any inaccuracies or mistakes in completing the online application process this can add further delays.
73. This is a group of people who are living in poverty and have had little or no chance to build up a financial buffer of savings. If they receive no money for two months then they must fall back on the support of families, friends, food banks and other charities. To help offset any delays claim forms need to be clear and easily understood by people who may have

difficulty filling in these forms. And it is important that suitable digital and IT services are available in West Offices and other publicly-accessible building to ensure they can be used by benefit claimants who need them

74. The Council's Financial Inclusion Policy and Action Plan was drawn up in 2012 and would benefit from a review and refresh to reflect the work of the FISG the impact of Universal Credit, food poverty and the need to incorporate digital inclusion, and membership of the FISG could be widened to include other city organisations involved in the welfare of citizens.
75. Organisations such as the WBU and CAY can sometimes struggle to make long-term plans as annual funding is problematic and any project involves planning, implementation and then scaling back if funding comes to an end. This causes difficulties if expectations are raised and recruitment may be an issue if contracts are for limited periods.
76. Finally it is important that both Members and Council officers are more aware of how decisions can impact on vulnerable residents in the community so more cross-council and cross-partner engagement should be encouraged, while after the local government elections in May new and existing Members would benefit from comprehensive training around Financial inclusion so they better understand the issues and what the Council is doing.

### **Review Recommendations**

77. After considering the information provided in this report the Committee is asked to:
  - i. Recommend to the new administration that a deeper scrutiny review into the causes of and responses to food poverty is considered, taking into account key elements of the York Food Poverty Alliance report at Annex E.

And request Council to:

- ii. Agree that a review and refresh of the 2012 Financial Inclusion Policy and associated Action Plan should be undertaken. This review should include, but not be limited to, consideration of the work of Advice York and the Financial Inclusion Steering Group, the impact of the roll-out of Universal Credit, measures to address food poverty and support for digital inclusion;

- iii. Consider broadening the membership of the Financial Inclusion Steering Group to include organisations such as the Welfare Benefits Unit;
- iv. Investigate options for securing long-term funding support for successful time-limited FISG grant funded schemes, such as the Citizens Advice York GP Surgeries Advice Scheme;
- v. Continue to monitor the impact of Universal Credit in York and agree that future six-monthly reports on Financial Inclusion are considered by the Executive rather than the Executive Member;
- vi. Commission the FISG to examine the current provision of digital and IT services available for benefit claimants at West Offices and other publicly-accessible buildings to ensure these facilities are accessible for all who need them;
- vii. Ensure the language and terminology on CYC forms used for requesting financial assistance is easily understood and adequately conveys the necessary information to people who may have difficulties filling in these forms;
- viii. Seek out and learn from best practice elsewhere on how best to engage with 'hard to reach' groups who may not necessarily be comfortable reaching out to statutory bodies when they need advice or support;
- ix. Raise awareness within Council directorates of the impact that their policies and actions can have on more vulnerable members of the community, and encourage more cross-council and cross-partner engagement;
- x. Ensure that after May 2019 all new and existing Members have comprehensive training around Financial Inclusion so they have a full understanding of the role of the council and its partners.

## **Council Plan**

78. This report is linked to 'a prosperous city for all' and 'a Council that listens to residents' priorities in the Council Plan.



## Implications

79. **Financial:** While this report is about financial issues which affect many people in York, no specific implications have been identified associated with the review recommendations.
- **Human Resources (HR) :** There are no HR implications arising from the recommendations in this report.
  - **Equalities:** There are no equalities implications arising from the recommendations in this report.
  - **Legal:** There are no legal implications
  - **Crime and Disorder:** There are no crime and disorder implications
  - **Information Technology (IT):** No IT implications have been identified.
  - **Property:** There are no property implications
  - **Other:** There are no other implications

## Risk Management

80. There are no risks associated with the recommendations in this report. However, doing nothing may mean that we will fail to keep up with the changing welfare benefit landscape and we know that substantially more people will transfer over to UC in the coming years.

Unless we take a strategic, cross-city and multi-agency approach we may not co-ordinate to best effect help for people who are in poverty or could fall into poverty.

Short-term funding schemes mean uncertainty for providers and could affect sustainability of successful schemes.

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Report Approved

Date 20/02/2019

Wards Affected:

All

**For further information please contact the author of the report**

### Background Papers:

City of York Council Financial Inclusion Policy and Action Plan 6/11/1012

<http://modgov.york.gov.uk/ieListDocuments.aspx?CId=733&MIId=6878&Ver=4>

Decision Session – Executive Member for Adult Social Care and Health  
Welfare Benefit Update and Financial Inclusion Out-turn Report 2017/18

<http://modgov.york.gov.uk/ieListDocuments.aspx?CId=740&MIId=10806&Ver=4>

National Audit Office Report – Rolling out Universal Credit

<https://www.nao.org.uk/report/rolling-out-universal-credit/>

### Annexes

Annex A – Financial Inclusion Briefing paper

Annex B – Citizens Advice Universal Credit Report

Annex C – Universal Credit Survey

Annex D – Welfare Benefits Unit Submission

Annex E – York Food Poverty Alliance Report

## **Abbreviations**

ADS – Assisted Digital Support

AY – Advice York

CAY –Citizens Advice York

CIC – Community Interest Company

CSMC – Customer and Corporate Services Scrutiny Management Committee

CTS – Council Tax Support

CYC – City of York Council

DHP – Discretionary Housing Payment

DWP – Department for Works and Pensions

FISG – Financial Inclusion Steering Group

GP – General Practitioner

HRA – Housing Revenue Account

PBS – Personal Budget Support

SYCU – South Yorkshire Credit Union

UC – Universal Credit

WBU – Welfare Benefits Unit

YFAS – York Financial Assistance Scheme