

Children and Young People Overview and Scrutiny Committee

3rd June 2014

Child Poverty Strategy

Recommendation

That the Children and Young People Overview and Scrutiny Committee note the update in relation to the Child Poverty Strategy and the proposed approach to refreshing the Strategy outlined in Section 5.

1.0 Introduction

1.1 This report has been prepared in response to the following lines of enquiry raised by the Committee about the Child Poverty Strategy:

- The National Context
- Warwickshire Child Poverty Strategy (Adoption, Progress, Timescales)
- Opportunities and Challenges (Partnership Working, Alignment with Priority Families Initiative)

1.2 The report aims to address each of these areas in turn and concludes by setting out next steps within the context of a changing and challenging climate.

2.0 The National Context

2.1 The Child Poverty Act came into force in 2010 with the aim of eradicating Child Poverty by the end of 2020 and was one of the last acts of the outgoing Government.

2.2 The measurement of Child Poverty adopted by the previous Government was the most commonly used threshold of low income where poverty was judged as a household income that is 60% or less of the average (median) British household income in that year. Income is defined as disposable income rather than pre-tax income, on the basis that it is the money that the household has to live on. The measurement has attracted considerable debate since its adoption both for its inadequacy (in portraying a true picture of poverty) and its reliance on relative income which resulted in a 2012 statement that suggested poverty levels were falling due to overall incomes falling.

- 2.3 The current Government have retained the commitment to eradicating Child Poverty though since 2012 there has been much debate within Ministerial Departments about the approach and commitment to Child Poverty (given the economic climate and impact of welfare reform) and the measurements by which progress is ascertained.
- 2.4 Since then the impetus for a revised approach to Child Poverty has accelerated with a report from the Child Poverty Action Group (July 2013) which outlined the picture of Child Poverty, the impact of welfare reform and the role of Local Authorities. This was further corroborated in the Autumn of 2013 from the Social Mobility and Child Poverty Commission (Chaired by Alan Milburn MP) stating that the Governments targets in relation to Child Poverty would not be met.
- 2.5 In addition to commenting on targets, the Commission also recommended a revised set of measurements for poverty supplemented by an approach that focussed upon:
- a) An equitable recovery with a focus on reduced costs of living and improved earnings
 - b) Addressing Youth unemployment
 - c) Increased Apprenticeships
 - d) Reducing in-work poverty
 - e) Tackling Intergenerational poverty
 - f) Affordable Childcare
 - g) Educational Attainment
 - h) Employers adopting more equitable recruitment
- 2.6 In terms of Welfare Reform, the Commission was broadly supporting of Universal Credit but stressed that more needs to be done to demonstrate that 'work pays'. This view has been corroborated by the Child Poverty Action Group that has calculated that 66% of children living in poverty have one parent that is working.
- 2.7 In response, the Government published the document 'Consultation on the Child Poverty Strategy 2014-17'. The document can be viewed by accessing the following link: <https://www.gov.uk/government/consultations/child-poverty-a-draft-strategy>
- 2.8 In brief the refreshed strategy focusses on:
- Supporting Families into Work and increasing earnings;
 - Improving living standards; and
 - Educational attainment
- 2.9 In addition to renewing the commitment to addressing child poverty, the underlying ethos of the Strategy seeks to address poverty now and break the cycle of intergenerational poverty. The Strategy also emphasises the

importance of partnership working, revisiting the measures of Child Poverty and the need to focus on vulnerable groups.

- 2.10 Warwickshire County Council's response to the formal consultation was endorsed by Cabinet on 8th May 2014 and was submitted prior to the 22nd May 2014 deadline set by Government. A copy of the response is attached as **Appendix A**.

3.0 Warwickshire Child Poverty Strategy

Adoption of a Local Strategy

- 3.1 The national approach to Child Poverty is underpinned by a local approach to Child Poverty that is defined in the 2010 Act as:

- To have partnership arrangements in place to understand and tackle child poverty in their area.
- To carry out and publish a local child poverty needs assessment in order to understand the drivers of child poverty in their local area and the characteristics of those living in poverty.
- To prepare a joint child poverty strategy setting out the measures that the local authority and each named partner propose to take to reduce and mitigate the effects of child poverty.
- To take their duty to reduce child poverty into account when preparing or revising their Sustainable Community Strategy.

- 3.2 The Child Poverty Act 2010 requires all Local Authorities to have a Child Poverty Strategy in place underpinned by a Child Poverty Needs Assessment. The process for developing a Strategy and Needs Assessment commenced in Autumn 2010 and concluded in Spring 2011 and involved key stakeholders which included some engagement with children and families. In Warwickshire, a Strategy was approved in the Summer of 2011 (**Appendix B**) that focussed on the following areas:

- Creating Employment Opportunities
- Intervening Early to Break the Cycle of Poverty
- Improving Financial Capability and Awareness
- Addressing Housing Needs and Homelessness

- 3.3 By early 2012 it was already evident that the Strategy was too aspirational, lacking in SMART measures and had been superseded by key Coalition developments-most notably the Troubled Families Initiative. There was also evidence that although there had been multi-agency participation in the formulation of the Strategy, it had not been subsequently 'owned' either across the County Council or its partners.

- 3.4 Consideration was given in 2012 to refresh the Strategy but this was put on hold during 2012/13 as guidance from Central Government and CPAG at the time was that a major review of Child Poverty was imminent. The national

context outlined in Section 2 of this report demonstrates that this review took longer than anticipated.

Delivery of the Strategy

- 3.5 In the absence of refreshing the Strategy during 2012/13 a ‘confederal’ approach was adopted in relation to the Strategy. In addition to acknowledging the issues inherent in the current Strategy, this approach acknowledged:
- The National Context (Economic Climate, Welfare Reform, Ministerial debates over Child Poverty)
 - Local Context (Budgetary Cuts)
- 3.6 It was also recognised that at a partnership level there was a high level of ‘acronym’ fatigue (SCS/LAA/PSB) and little desire to implement the Strategy through the creation of a partnership infrastructure and that the best course of action would be delivery of the Strategy as part of ‘business as usual’ activities. This is borne out by **Appendix C** which sets out the range of activity that has been taken under each of the four headings of the Strategy. Some notable achievements during this period have been:
- A rise in apprenticeships with specific focus on Care Leavers.
 - Focussed work on the employment aspects of the Priority Families Programme.
 - Children Centres as hubs for health, positive parenting and improving the financial security of children and families.
 - Recognition within the Health and Well Being Strategy of the role that poverty plays in contributing towards health inequalities and a Health led JSNA into the impact of welfare reform.
 - Implementation of the Warwickshire Local Welfare Scheme to help the most vulnerable who are experiencing crisis and particularly those in food poverty.
 - Commissioning of CAB services. In 2014-15 alone, the CAB’s addressed almost £15 million in debt and maximised benefits to the tune of £4.8 million.
 - Free School Meals Take up. Since 2012 through Warwickshire Welfare Rights Advice Service schools have been targeted where there is an under registration of Free School Meals. Collective totals for all of these projects currently stand at over £140,000 of additional pupil premium for schools and approximately £1.1 million of additional benefits to families who were entitled but not claiming.
- 3.7 The one exception to the ‘confederal’ approach has been the 3rd workstream ‘Improving Financial Capability and Awareness’. Due to the work of the Warwickshire Financial Inclusion Partnership and commissioned contracts held by the Localities and Partnerships Team, it has been possible to direct activity towards the achievement of the Strategy’s aspirations in a way that has not been possible in other areas. For example, the Warwickshire Financial Inclusion Partnership has been instrumental in adopting a multi-

agency approach to issues of common concern and focussing on emerging issues. In 2014-15, the Partnership has agreed to focus on:

- Welfare Reform
- Affordable Credit
- Food Poverty
- Affordable Warmth
- Overseeing delivery of Free School Meals Take Up & Financial Capability

4.0 Opportunities and Challenges

- 4.1 As mentioned, work in relation to the Child Poverty context needs to be seen within the context of the national and local landscape since 2010. Whilst a partnership and performance management infrastructure has not been implemented to underpin the Child Poverty Strategy, it is evident from **Appendix C** that a range of activities have been undertaken since that period that can be deemed as combatting poverty. In most cases these actions have been pursued independent of the Strategy rather than as a result of it.
- 4.2 Despite this, opportunities have been sought to align or redirect the activity of the other headings where it makes sense to do so and where added value can be achieved. Some notable examples have included:
- Aligning the work of Financial Inclusion to the Priority Families agenda and the Armed Forces Community Covenant.
 - Negotiating with DWP to ensure that the ESF programme could be utilised by Care Leavers.
 - Allocation of £2.1 million LPSA 2 capital monies (via Cabinet) to Affordable Housing Projects.
 - Close working with the Economic Growth Team around Disadvantaged Groups.
 - Seeking to extend the work of Financial Inclusion from benefits and debt to prevention and signposting to skills and jobs.
- 4.3 Wherever possible, partnership working as a vehicle for achieving outcomes has been pursued as it is viewed as an essential component (by Central Government) in tackling poverty. This has been either at a strategic level (through bodies such as the Health and Wellbeing Board, Children Trusts etc.) or operationally in the delivery of projects (e.g. partnership working with schools on improving FSM take-up).
- 4.4 The challenge has been to direct resources both internally and externally towards the pursuit of objectives when the environment has been one of increasing poverty rather than decreasing it. This has been further compounded by the scale of retrenchment within the public sector which has meant that there are fewer resources to target vulnerable groups and disadvantaged areas.

5.0 Outcomes and Next Steps

- 5.1 With a renewed approach imminent from the Central Government and enhanced interest from Members locally, the time is opportune to refresh the Child Poverty Strategy in 2014/15 with the intention of a new strategy in place by 1st April 2015. The economic climate and the clarity in the County Council's direction (via the One Organisational Plan) also provide useful parameters for a revised approach as does the Government's commitment to Phase 2 of the Troubled Families Programme.
- 5.2 In seeking to refresh the Strategy, it is proposed that a refresh of the Strategy be conducted that has regard to the following principles:
- Alignment with current business objectives both internally within WCC and externally with key stakeholders and with major initiatives (such as the Priority Families Programme) where the links to poverty are obvious and there are resources that can be deployed.
 - Underpinned by a Needs Assessment that is cognisant of the current climate and future trends
 - Focusses on a few key areas where a real difference can be made and value for money demonstrated
 - Commitment to Partnership Working both during the refresh of the Strategy and following adoption and implementation
 - Contains reference to measures by which the impact of the Strategy can be evaluated on an annual basis
- 5.3 In addition to seeking endorsement from Cabinet, it is the intention to keep Children and Young People Overview and Scrutiny Committee updated on developments during the refresh, adoption and monitoring stages of the process.

	Name	Contact Information
Report Author	Bill Basra	billbasra@warwickshire.gov.uk Tel: (01926) 412381
Heads of Service	Phil Evans	philevans@warwickshire.gov.uk
Strategic Director	Monica Fogarty	monicafogarty@warwickshire.gov.uk
Portfolio Holder	Cllr Stevens	cllrstevens@warwickshire.gov.uk

Appendices

Appendix A – WCC Response to HM Consultation on Child Poverty, 8th May 2014

Appendix B – WCC Child Poverty Strategy

Appendix C – Summary of Contributing Actions to the Child Poverty Strategy

Supporting Information

- Child Poverty Action Group 'Local Authorities and Child Poverty (July 2013)
- Report of the Social Mobility and Child Poverty Commission (Autumn 2013)
- HM Consultation on Child Poverty (February 2014)



Department
for Education

Consultation Response Form

Consultation closing date: 22 May 2014
Your comments must reach us by that date

Child Poverty Strategy 2014-17: Consultation

If you would prefer to respond online to this consultation please use the following link: <https://www.education.gov.uk/consultations>

Information provided in response to this consultation, including personal information, may be subject to publication or disclosure in accordance with the access to information regimes, primarily the Freedom of Information Act 2000 and the Data Protection Act 1998.

If you want all, or any part, of your response to be treated as confidential, please explain why you consider it to be confidential.

If a request for disclosure of the information you have provided is received, your explanation about why you consider it to be confidential will be taken into account, but no assurance can be given that confidentiality can be maintained. An automatic confidentiality disclaimer generated by your IT system will not, of itself, be regarded as binding on the Department.

The Department will process your personal data (name and address and any other identifying material) in accordance with the Data Protection Act 1998, and in the majority of circumstances, this will mean that your personal data will not be disclosed to third parties.

Please tick if you want us to keep your response confidential.	
Reason for confidentiality:	

Name: Bill Basra	
Please tick if you are responding on behalf of your organisation.	Y
Name of Organisation (if applicable): Warwickshire County Council	
Address: Shire Hall, Warwick. CV34 4SX	

If your enquiry is related to the DfE e-consultation website or the consultation process in general, you can contact the Ministerial and Public Communications Division by e-mail: consultation.unit@education.gsi.gov.uk or by telephone: 0370 000 2288 or via the Department's ['Contact Us'](#) page.

Please mark the category which best describes you as a respondent.

<input type="checkbox"/> Voluntary and community sector	<input checked="" type="checkbox"/> Local authority	<input type="checkbox"/> Practitioner working with children/families
<input type="checkbox"/> Central government	<input type="checkbox"/> Parent/Carer	<input type="checkbox"/> Child/Young person
<input type="checkbox"/> Research body/academic	<input type="checkbox"/> Public bodies and named partners in the Child Poverty Act	<input type="checkbox"/> Organisation representing families and children
<input type="checkbox"/> Social enterprise	<input type="checkbox"/> Other	

Please Specify:

We would like everyone's views on how we can work together to end child poverty. Only by working together can we transform the lives of the poorest children.

Our approach

1 To what extent do you agree that the draft strategy achieves a good balance between tackling poverty now and tackling the drivers of inter-generational poverty?

<input type="checkbox"/> Strongly agree	<input checked="" type="checkbox"/> Agree	<input type="checkbox"/> Neither agree nor disagree
<input type="checkbox"/> Disagree	<input type="checkbox"/> Strongly disagree	

Comments:

It is a welcome development that the Child Poverty Strategy acknowledges that there are entrenched issues relating to poverty in relation to families and that these demand a holistic approach that in addition to tackling their immediate need; also addresses underlying factors that both diminish prospects and perpetuate poverty across generations. Further thought needs to be given to 'connecting people to places' and thereby acknowledging the role of neighbourhood in tackling poverty and challenging clusters of low aspiration that exist in many areas that are currently deemed deprived.

Our approach

2 Considering the current fiscal climate, what is your view of the actions set out in the draft strategy?

Comments:

Appreciating that the Strategy is still draft at this stage, further information will be required as to how actions will be translated at a local level. Further detail is also required as to whether, as in the case of the Troubled Families Programme, additional resources will be available to address the requirements of the refreshed Child Poverty Strategy and the extent to which Local Authorities will be entrusted to allocate such resources at a local level. What has been lacking in the previous approach to Child Poverty and requires addressing in the future approach; is a sufficient link between need, intervention and evaluation of impact. An evidence based approach is therefore required that ensures how the action proposed will yield the desired impact.

A good example of this is Universal Free School Meals to all infants where a more targeted approach may have been desirable and schools have yet to receive guidance on how this will affect calculation of Pupil Premium which in turn will have an impact in narrowing the attainment gap. More work is needed on evaluating impact including Return on Investment methodology to demonstrate the social and financial benefits of tackling child poverty as compared to actual costs which are well documented.

Gathering ideas

3 At a local level, what works well in tackling child poverty now?

Comments:

- a) Partnership Working: In Warwickshire there is a Financial Inclusion Partnership which focuses on making a collective difference on a few key priorities each year. Partnership working enables alignment of resources, reduction of duplication and maximising impact.
- b) Evidence Based Approach: Understanding local communities, identification of need and evaluating actions is crucial in ensuring that interventions are having the desired impact and achieving value for money
- c) Local Commitment: A commitment from Warwickshire County Council to address poverty and provide targeted support to vulnerable people means that the Local authority is well placed to tackle the child poverty agenda through knowledge of its communities, establishing strong partnerships and delivering results.

4 At a local level, what works well for preventing poor children becoming poor adults?

Comments:

- a) Early Intervention: Children Centres have been at the forefront of seeking to breaking the cycle of poverty through financial inclusion work that has seen a focus on Parenting Skills, Adult Education, Volunteering as a pathway to employment, maximising benefits and signposting to other agencies such as health, CABx and education.
- b) Troubled Families Programme: Warwickshire has been engaged in whole family approaches to troubled families since 2009 and welcomed national initiatives in relation to Troubled Families in 2012 which have enhanced the offer to families with multiple problems many of whom have poverty that is both current and often intergenerational.
- c) Working with Schools. Through working with schools Warwickshire has adopted a targeted approach that seeks to address under registration of Free School Meals. Projects since 2012 have yielded over £140,000 of Pupil Premium and benefits maximisation to the tune of £1.1 million.

5 What more can central government do to help employers, local agencies and the voluntary and community sector work together to end child poverty?

Comments:

- a) Better Co-Ordination: Whilst the DCLG Troubled Families Programme has been a welcome initiative, the same cannot be said of the DWP programme. The root causes of this were a lack of co-ordination between two central government departments who were both seeking to address the needs of the same cohort of families.
- b) Co-Design Child Poverty Programmes with LA: The differing fortunes of the DCLG and DWP initiatives above demonstrate that when Local Authorities are jointly shaping and entrusted to deliver programmes there are greater prospects of success

6 Please use this space for any other comments you wish to make.

Comments:

On a general level:

- a) It is welcome development that Central Government are revisiting the measurement of Child Poverty.
- b) The profile of welfare reform should not detract from the fact that according to CPAG, 66% of children living in poverty have at least one parent that is working. Whilst the focus on employment as a sustainable route out of poverty is correct there needs to be a corresponding commitment to ensure that 'work pays'
- c) Notwithstanding b) more analysis is required of the impact of welfare reform particularly amongst those groups who have an enduring vulnerability. Locally welfare reform has had some unintended consequences and the Government's commitment to Child Poverty should be used an opportunity to revisit those aspects of welfare reform that contributing rather than alleviating child poverty.
- d) There is a need to recognise that in tackling poverty there is a cultural shift in service required both at a national and local level in deprived communities where individual and collective aspiration is absent. Given the enhanced roles for schools and employers it is argued that some thought also needs to be given on the role that they can play in challenging some of the fatalism that exists within the communities and those providing services to them.
- e) The approach to Child Poverty would be strengthened if Government were to prioritise key programmes and initiatives and outline how they will, or could, contribute towards the delivery of the Strategy. In particular additional thought should be given on how the Child Poverty Strategy could be delivered through the Priority Families Programme.

In specific terms:

- a) Supporting Families Into Work
 - Support for those in work to move into better jobs. This is, of course, very welcome but further information is required on how this will be achieved beyond funding apprenticeships for adults.
 - Support to stay in education - reinstatement of EMA rather than a very limited bursary scheme is likely to have more of an impact.
 - Better careers advice, the current careers advice delivered in schools has serious flaws. More information is required on how the development of the National Careers Service will bridge the gap..
 - Making work pay by increasing hours - agree in principle that this is the right thing but it also can become punitive when parents are on zero hours contracts and cannot control how many hours they will work from one week to the next. In these circumstances taking on a second or third job to make up the hours would be extremely difficult and the proposed review to remove the exclusivity in these contracts will not alter that situation.
- b) Improving Living Standards
 - Reference is made to change the definition of fuel poverty but with no explanation as to what the new definition might be. The prohibitive costs of prepayment meters (PPM) should also be explored as low income PPM users are hit doubly hard: on variable standard prepayment tariffs, not only are they unable to find the extra money needed

when fuel costs are increased but they are also paying a higher price for their tariffs than those on Credit Meters paying by direct debit¹. They are also unable to access the best energy deals and discounts on the market or lock into fixed price deals. This means they can neither cut the cost of their fuel bills nor protect themselves against price rises in the future.

- The measures to keep transport costs down are welcome, however there is no reference to the cost of bus travel for adults, which in some areas is relatively high making journeys to jobs with low pay prohibitively expensive. If costs are not kept down then perhaps travel to work costs should be included in Universal Credit claims?
- The focus on affordable credit is welcomed and we await further the level of cap on pay day loan costs. In terms of investment in Credit Unions it would be desirable if this was delegated through Local Authorities to ensure accountability, professionalism and capacity to deliver (of the Credit Union) at a local level.
- There should be some reference within the Strategy on the need to provide financial capability education to parents and children both to address poverty now and to break the cycle of poverty and this should be supplemented through the deployment of resources on the rationale that not only will aspirations of the Strategy be met, but such an initiative would also assist with the transition to Universal Credit.

c) Educational Attainment

- Whilst greater flexibility around usage of the Pupil Premium is to be welcomed it would be important for Government to reiterate that the usage of such funds is to focus on reducing the attainment gap among disadvantaged pupils and not be absorbed within schools' general budgets.
- Providing schools with money to help pupils to catch up is welcome provided this is managed fairly and underpinned by objective measurement. A further challenge is how would the stigma of being identified as underachieving be removed?
- Destination measures - these have long been called for but how will they be collated? Would a person be able to use them to determine which courses offer the best employment outcome or are they just at provider level? How else will these measures be used? Will they be linked to future funding of either specific courses or providers?
- Hidden Cost of Schooling-there should be some thought given on the extent of prescription required on the pupil premium to address the hidden costs of schooling (uniform, trips, extra curricular activities) that have an effect on educational attainment of those from disadvantaged backgrounds.

7 Please let us have your views on responding to this consultation (e.g. the number and type of questions, whether it was easy to find, understand, complete etc.).

¹ Hills,J. (2012) Getting the measure of fuel poverty: Final Report of the Fuel Poverty Review , CASE report 72: London

Comments:

Thank you for taking the time to let us have your views. We do not intend to acknowledge individual responses unless you place an 'X' in the box below.

Please acknowledge this reply.

x

E-mail address for acknowledgement: billbasra@warwickshire.gov.uk

Here at the Department for Education we carry out our research on many different topics and consultations. As your views are valuable to us, please confirm below if you would be willing to be contacted again from time to time either for research or to send through consultation documents?

Yes

No

All DfE public consultations are required to meet the Cabinet Office [Principles on Consultation](#)

The key Consultation Principles are:

- departments will follow a range of timescales rather than defaulting to a 12-week period, particularly where extensive engagement has occurred before
- departments will need to give more thought to how they engage with and use real discussion with affected parties and experts as well as the expertise of civil service learning to make well informed decisions
- departments should explain what responses they have received and how these have been used in formulating policy
- consultation should be 'digital by default', but other forms should be used where these are needed to reach the groups affected by a policy
- the principles of the Compact between government and the voluntary and community sector will continue to be respected.

However, if you have any comments on how DfE consultations are conducted, please contact Aileen Shaw, DfE Consultation Coordinator, tel: 0370 000 2288 / email: aileen.shaw@education.gsi.gov.uk

Thank you for taking time to respond to this consultation.

Completed responses should be sent to the address shown below by 22 May 2014

Send by post to: Child Poverty Strategy 2014-17 Consultation, Child Poverty Unit, Department for Education, 1st Floor, Sanctuary Buildings, Great Smith Street, London, SW1P 3BT.

Send by e-mail to: strategy.consultation@childpovertyunit.gsi.gov.uk

Warwickshire Child Poverty Strategy



Contents

Vision	3
Strategic Priorities	4
Measuring Progress: How will we know if the Strategy is Working?	6
Accountability	7
Next Steps	7
Contributors to the Strategy	8
Appendix 1	9
Appendix 2	10

Vision: To reduce, and alleviate the impact of child poverty in Warwickshire by 2020.

Overarching Objectives

1. To move people out of poverty.
2. To break the cycle of poverty.
3. To mitigate the effects of poverty.



Strategic Priorities

Priority One: Creating Employment Opportunities to help Move People out of Poverty

1. To boost the local economy through major infrastructure projects which will help attract inward investment, and create employment opportunities for local people.
2. To work with the commercial/private sector to ensure that developments will benefit local communities. This includes local procurement opportunities, and through the provision of training opportunities, apprenticeship schemes, work experience programmes and employment opportunities which will encourage people into work.
3. To work with partner organisations to help support local people, particularly hard to reach groups to benefit from local employment opportunities.

Priority Two: Intervening Early to Break the Cycle of Poverty

- Supporting Children's Centres to provide holistic family support. Encouraging positive parenting techniques to promote family stability, a culture of encouragement and aspiration, and provide a strong and stable foundation for learning.
- Referrals or sign-posting to partner organisations on a range of issues including financial support, improving skills, returning to work, housing, health.
- Effective engagement with pregnant mums, particularly from 'hard to reach' groups, to ensure effective ante-natal and post-natal care including emotional, mental and physical wellbeing.
- Supporting interventions which help reduce teenage conceptions, and therefore reducing the numbers of children born into poverty, by raising aspirations, improving educational attainment and addressing benefit dependency. Increasing the take up of family planning advice for those in poverty to help prevent a cycle of poverty amongst large families on low incomes.
- To recognise the value of children's centres as a 'hub' for developing community support structures and building capacity within communities e.g. widening participation and engagement with parents. Encouraging volunteering opportunities, developing confidence, aspiration and positive role models.
- Promoting healthy lifestyles and improving outcomes for families.
- To continue working with families and schools in raising educational attainment.



Priority Three: Improving Financial Capability and Financial Awareness

Working collaboratively with the voluntary and community sector to provide advice, information and training on financial matters which may be preventing families from being economically active.

- Debt management and prevention.
- Welfare and benefits advice.
- Financial capability and budgeting (money management).
- Financial awareness.

Priority Four : Addressing Housing Needs and Homelessness

Quality and stability of housing is important. Poor quality housing and overcrowding can contribute significantly to negative outcomes for children and inhibit the learning environment, and affect the emotional, mental and physical wellbeing of the whole family.

- To increase the amount of affordable housing across the boroughs/districts which is available for families and young people who are in poverty, or at risk of poverty.
- To support people who are at risk of becoming homeless, and homelessness prevention activities, helping to reduce the demand on housing.
- Bringing void properties back into occupation for the benefit of families, as part of an empty properties strategy.
- Giving greater priority to families where there is overcrowding.

Measuring Progress: How will we know if the Strategy is Working?

The Frank Field Review argues that a major limitation of the existing child poverty measures is that they have incentivised a policy response focused largely on income transfers which is financially unsustainable.

A more effective approach would be to use a set of measures that will incentivise a focus on improving children's life chances, and ultimately break the transmission of intergenerational disadvantage. For Warwickshire, proxy measures could include, for example:-

- Improving the take up of free school meals.
- Decrease the number of JSA claimants by helping people into employment.
- Reducing the number of teenage conceptions in Warwickshire.
- Improve educational attainment, particularly in areas where attainment is low.
- Increasing the numbers of mothers and fathers attending ante-natal care.
- Localised measures through children's centres.



Accountability

Within the County Council a Corporate Group, including key partners in the public and voluntary sectors, is in place to oversee the implementation of the new Child Poverty Duty and to drive forward the objectives of the strategy.

The Strategic Director for the Communities Group will be the lead accountable officer for the child poverty strategy, on behalf of all partners where there is a 'duty to cooperate'.

Programmes and actions within WCC, and partner organisations will deliver aspects of the strategy, and will feed into the annual reporting of progress on the eradication child poverty as outlined in the new duty.

By focusing resources on communities most in need, linking with the localities agenda, we can develop localised community action plans that can begin to address local needs, to build capacity and resilience within communities and raise aspirations that accords with the Big Society agenda.

Next Steps

To agree, with partners, an action plan that will outline the contribution of each partner in helping to achieve the vision of this strategy.

Contact Point :

Julie Smith, Corporate Lead Officer for Child Poverty
in Warwickshire.
Warwickshire County Council
julieEsmith@warwickshire.gov.uk



Contributors to the Strategy

Sector Specialist for Child Poverty :

WCC Children's Trust
Young people/Youth Parliament
Special Schools
Parent Support Advisors
Early Intervention Service
Youth Service
North Warks and Hinckley College
Area Offices
Police
Voluntary and Community Sector
CAB
School Improvement Officers
Extended Services
Connexions
NHS
Public Health
Leaving Care Team
Integrated Disability Team

Centre for Excellence and
Outcomes (C4EO)
Commissioning Support Services
Early Years Team
County, Borough and District Officers
Respect Yourself Campaign
Gypsy and Traveller Services
CAF Team
Family Nurse Partnership
Safeguarding Services
Warwickshire Observatory
Credit Union
Multi-agency Commissioning

Appendix 1

Two key Reports which have informed the strategy are the **Independent Review on Early Intervention: Good Parents, Great Kids, Better Citizens by Graham Allen MP, and the Rt. Hon. Iain Duncan Smith MP. And The Foundation Years : preventing poor children becoming poor adults, An Independent Review by Frank Field MP, Dec 2010.**

The premise of the two reports is that good early intervention is the key determinant for tackling social disadvantages and inequalities later in life. Providing children with the social and emotional support needed to help fulfil their potential and break the cycles of underachievement which blights some of the poorest communities. Specifically that children's life chances are most heavily predicated on their development in the first five years of life, and that family background, parental education, good parenting and the opportunities for learning and development in those crucial years matter more to children than money.

An independent review of best practice in early intervention was published in January 2011.

The Marmot Review :

Giving every child the best start in life is crucial to reducing health inequalities across the life course. The foundations for virtually every aspect of human development – physical, intellectual and emotional – are laid in early childhood. What happens during these early years (starting in the womb) has lifelong effects on many aspects of health and well-being—from obesity, heart disease and mental health, to educational achievement and economic status.

Addressing health inequalities in Warwickshire and supporting families to choose healthier lifestyles will be a key determinant of future life outcomes, including educational attainment and employment opportunities which will help to break the cycle of poverty.

Appendix 2

The Definition of Child Poverty

The most commonly used threshold of low income is a household income that is 60% or less of the average (median) British household income in that year. It uses disposable income rather than pre-tax income, as this is the money that the household has to live on.

Incomes are adjusted for household size and composition to put them on a comparable basis. Clearly, a lone adult does not require the same income as a family of four in order to have the same standard of living.

The latest year for which household income data is available is 2008/09. In that year, the 60% threshold was worth: £119 per week for single adult with no dependent children; £206 per week for a couple with no dependent children; £202 per week for a single adult with two dependent children under 14; and £288 per week for a couple with two dependent children under 14.

These sums of money are measured after income tax, council tax and housing costs have been deducted, where housing costs include rents, mortgage interest (but not the repayment of principal), buildings insurance and water charges. They therefore represent what the household has available to spend on everything else it needs, from food and heating to travel and entertainment.

For further information please contact:

Julie Smith
Child Poverty Lead Officer
Warwickshire County Council
julieEsmith@warwickshire.gov.uk

SUMMARY OF CONTRIBUTING ACTIONS TO THE CHILD POVERTY STRATEGY

Priority 1: Creating Employment Opportunities to help People Move out of Poverty

a) Apprenticeships

We are working to help all employers in Warwickshire, but especially the small and medium sized ones to recruit Apprentices, we have had well over 1000 unique views of the employers website, have engaged directly with over 150 employers and also work with the Colleges and Training Providers who deliver in Warwickshire to promote Apprenticeships and Apprenticeship vacancies. As a Council we also have a guaranteed interview built into our Apprenticeship Policy for Looked After Children.

Apprenticeship starts for under 19 year olds in Warwickshire has also bucked a national trend and risen over the last few years:

2010/11 - 1342

2011/12 - 1368

2012/13 -1422

b) Work Programme

The Work Programme is mandatory Jobcentre Plus provision for claimants of Jobseekers Allowance and Employment Support Allowance. When people enter the Work Programme varies from group to group but for people aged 18-24 this would be after claiming for 9 months, although in some circumstances people can enter the scheme earlier. For people aged 25 and over entry point is 12 months claiming. The Work Programme is for 2 years and will continue to support people once they have found work as well as into work. Delivery is personalised and therefore each individual's experience of the Work Programme will be different but may include training, help with CV writing or work placements. Contract holders in our area are Serco and ESG and most delivery is done via a chain of sub-contractors which include Sarina Russo and Coventry and Warwickshire CDA. DWP does not release in depth data and does not allow it's providers to either and therefore it is difficult to assess or influence local delivery.

c) Sector Based Work Academies

6 week programme providing both training and work experience available to people on Jobseekers Allowance from day one of claiming. Jobcentre Plus work with training providers to deliver these academies as and when required, outcomes tend to be good and provision can be adapted easily to suit specific employers. This is an area where we are able to influence.

d) Skills Conditionality

For Jobseekers Allowance claimants for day one of signing where their adviser feels their lack of skills is the main reason for them being unable to find work. This is most likely to be Maths, English or IT.

e) Work Clubs

There are a number of work clubs around the county (currently being mapped by Localities and Partnerships). Work Clubs fall outside of Jobcentre Plus provision although they do sometimes provide funding for start-up costs. Anyone can set up a work club and they can be run as peer support, others do have qualified advisers.

f) European Social Fund 2007-2013

Although we are 2014 this programme is continuing to deliver until 2015. Most provision for skills is procured via the Skills Funding Agency and includes provision to up skill the workforce, the unemployed and programmes for young people that are NEET (delivered locally through CSWP).

g) Community Grants

Also part of the SFA ESF provision, Community Grants are much smaller (up to £12,000). Commissioned via Heart of England Community Foundation grant applications are approved through a panel upon which WCC has a representative and therefore does have a role to play in which projects receive funding and which do not. These projects work with small numbers at grass roots level and are very diverse. They are good at reaching those often excluded by the national programmes. All provision is designed to support people to become closer to the labour market.

h) Priority Families

Two programmes one via DCLG delivered by local authorities and one via DWP using ESF monies delivered by a national contractor. With both of these programmes back to work support forms part of the overall provision and in each case we are able to have a degree of influence.

All of the above form part of national schemes and in most cases our ability to help shape them is limited with the exception of the DCLG Priority Families as that is delivered by WCC.

i) Warwickshire Employment Support Team (WEST)

WEST work with people with disabilities to support them into work. This can include identifying placements, supporting with interviews and job coaching. WEST is core funded and as such delivery can be as flexible as required.

j) Talent Match

Talent Match is a Big Lottery Funded scheme to support people aged 18-24 that have been NEET for 12 months or more. Funding is for 504 young people over 5 years. The funding is available in 21 areas across England and we have it to cover North Warwickshire and Nuneaton and Bedworth, the delivery area also covers north Coventry. BIG Lottery are not prescriptive in how outcomes are to be delivered and the provisional is very personalised. Warwickshire County Council is one of the members of the core partnership and has been very involved in supporting the lead accountable body (CSWP) through the application phase into delivery which is to begin very shortly. WCC will continue to have a role on the partnership.

k) European Structural and Investment Fund 2014-2020

WCC has played been a key contributor to the writing of this strategy and co-write the employment and social inclusion themes. Much of the delivery will be delivered on behalf of the LEP by national bodies (Skills Funding Agency, BIG Lottery and DWP) however all these bodies have agreed for the LEP to have a role in commissioning and management of the funding. Levels of influence are likely to vary.

Inward Investment

	Investments Made (Successes)	New Jobs	Safeguarded & Relocated Jobs	Enquiries Received	Web Searches
April 2010 – Mar 2011	44	75	90	536 ¹	
April 2011 – March 2012	31	233	289	419 ²	
April 2012 – March 2013	30	482	60	322	589
April 2013 – December 2013 ³	38	52	159	225	418
Running Total	143	842	598	1499	1007

Job growth (2011-2014)

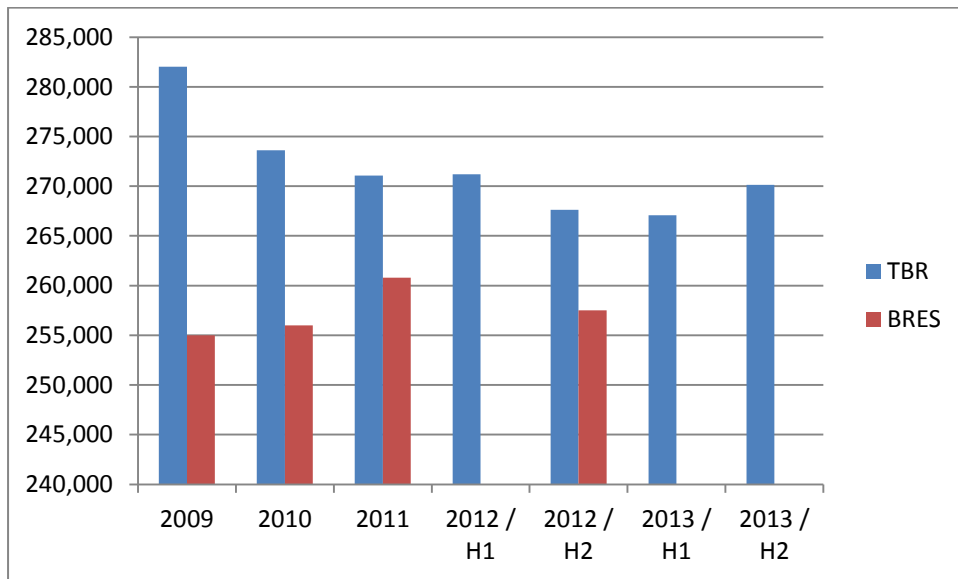
The chart below provides information on the number of jobs estimated to be in Warwickshire, and how this has changed over the period in question. We were in the midst of the recession in 2011, so we have included data from 2009 (the peak before the recession impacted on the labour market) for information. One can see that job numbers have fallen. The data we get from TBR is more up to date, and suggests an uplift in job numbers over the past 12 months, which links with data we have seen on unemployment (Figure below).

¹ Figures for April 10-11 include web-searches

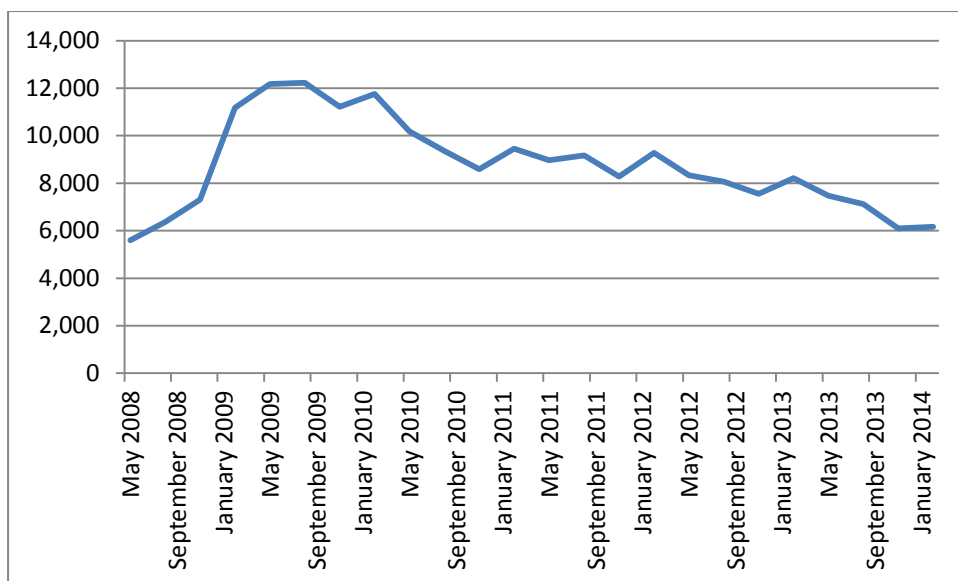
² Figures for April 10-11 include web-searches

³ Incomplete year as awaiting final Q4 2013 -14 figures

Job growth (2009-2013)



Unemployment (2008-2014)



Priority Two: Intervening Early to Break the Cycle of Poverty

a) Children Centres

The core purpose of children's centre provision is to improve the outcomes and life chances for children under five and their families. This is achieved by focusing upon those families who find it most difficult to access services and by delivering early intervention services tailored to meet individual needs.

Children's Centres are supported in their work by key partners such as midwives and health visitors who are able to identify the need for intervening early and as soon as possible to tackle problems emerging for children and their families. Each family is therefore able to

access family support appropriate to their needs supported by a range of professionals working in partnership to offer children's centre services. Parents are able to access evidence based parenting programmes such as Triple P to ensure parents have the ability to act as positive role models and demonstrate good parenting skills.

Currently 132 children's centre staff are trained to deliver Triple P. Parents and carers are able to access Family Learning courses which enable them to improve their parenting and personal skills and children's centres are encouraged to offer training which supports parents back into employment.

Children's centre services are designed to be flexible and to operate at times that most meet the needs of families and key partners in local communities, including both outreach and centre based services. Where services are delivered from a community base they will be available at times defined by the community. A key responsibility for the children's centres is to take an active role in increasing the community's capacity to deliver appropriate universal services and the development of effective peer networks to support effective parenting experiences.

In terms of the link with Health and Children Centres, there is geographical working focussed on Children's Centres with the appropriate level of HV support based on local demographics – this is already much further advanced in Warwickshire than in other areas

The development of a Community Offer – again focussed around the Children's Centre geography – this will use the expertise of the Health Visiting workforce (including the training that has already taken place around Building Community Capacity) and the local knowledge from the LA Public Health team to develop tailored initiatives to tackle local health issues – this will be delivered through the expanded Health Visiting team working collaboratively with other agencies.

Referral or Sign posting to partner organisations on a range of issues including financial support, improving skills, returning to work, housing, health

The new specification requires that the health visiting service will work collaboratively with other and signpost on where necessary when identifying issues. We are introducing a CQUIN this year which will look in particular around pathways for childhood obesity and ensuring that children identified as obese can be given access to appropriate interventions.

Effective engagement with pregnant mums, particularly from hard to reach groups to ensure that effective ante-natal and post natal care including emotional, mental and physical well-being

The recently published updated specification for Health Visiting has an increased focus on mental health and on early attachment. The expansion of the Health Visiting Service locally to provide 116.7 wte by Mar 15 and the further development of information sharing between maternity and health visiting will allow more consistent delivery of new universal antenatal contacts by the Health Visiting service as well as the existing programme of postnatal contacts and more tailored care for those identified as more vulnerable. The service has been funded for a further 11.95wte in 13/14 (following an expansion of 12wte in 12/13) and as at February now has over 100wte trained health visitors working locally with families. The FNP service ensures for evidence based intensive intervention in a particular hard to reach group of young first time mothers. The current commissioned caseload is 190 places.

b) Health

Public Health Warwickshire have commissioned the Soil Associations Food for Life Partnership to support 16 priority schools where deprivation and childhood obesity have highest prevalence in Warwickshire. The 5 year evaluation of the FFLP has to date demonstrated that promoting whole food culture in schools improves educational achievement as well as improving health through the increase in uptake of fruit and veg, growing and cooking skills.

Referral or Sign posting to partner organisations on a range of issues including financial support, improving skills, returning to work, housing, health (All) All services commissioned by Public Health Warwickshire, will from 1st April 2014 have contract variations which require all service providers to train staff to a minimum of level 1 in Making Every Contact Counts. Service specifications require that providers signpost individuals to all services which improve health including the wider determinants of health (i.e. to housing debt services etc.)

The maternal obesity pathway at GEH and the imminent launch of the pathway at Warwick Hospital ensure that all pregnant mums are signposted to many services which improve health and wellbeing including weight management services, smoking cessation services, mental health services, exercise on referral schemes etc. Also through the UNICEF Baby Friendly Initiative programme, all mothers in Warwickshire are offered breastfeeding support - frontline staff offering this support are also experienced in signposting ante natal physical and mental well-being and signpost post natal mothers to other services which aim to improve health and wellbeing.

c) Sexual Health

Spring Fever – development of a comprehensive & evidenced based RSE / Safeguarding scheme of work for primary aged pupils. Due to be piloted in 5 schools in 2014 and rolled out widely across Warwickshire in subsequent years.

Web site / App – relationship and Sexual Education / Health online resource and website. Increased hits from under 600 a month to regularly over 6000 in 2013.

Uses behaviour change model to help overcome barriers to accessing services. Coventry University evaluation shows a statistically significant increase in access to information and a similar increase in young men attending services.

RYC training programme – for professionals that work with young people. Supports a clear understanding of available Sexual Health services, as well as issues and protocols to consider when working with young people.

2014-17

RSE Youth Council – groups in 4 schools will be used to develop materials and highlight unmet needs, ensuring that what RYC does meets the requirements of its audience.

Secondary RSE programme – development of an RSE programme for 11-18 year olds. Will draw heavily on www.respectyourself.info resources - ensuring that young people are better informed and aware of what services are available. School staff will be offered training to support effective delivery.

RYC training programme development – in response to reduced RYC capacity, the training programme will now offer its core sessions only. These are being adapted to use blended learning (to reduce the face to face time required)

Year	Appeals Gains £	Take Up Gains £	Total £
2011-12	2,036,405	1,644,545	3,680,950
2012-13	1,901,217	1,871,532	3,772,749
2013-14*	1,724,504	2,131,837	3,856,341
2011-2014	5,662,126	5,647,914	11,310,040
Year	Appeals Gains £	Take Up Gains £	Total £
2011-12	2,036,405	1,644,545	3,680,950
2012-13	1,901,217	1,871,532	3,772,749
2013-14*	1,724,504	2,131,837	3,856,341
2011-2014	5,662,126	5,647,914	11,310,040

Further website development

In response to RSE youth council representation new service will be developed for the site. Resources in progress cover topics such as: Grooming, Child Sexual Exploitation and Sexting.

Priority Three: Improving Financial Capability and Awareness

- a) WWRAS BENEFITS Maximisation
- b) CAB'S

NORTH WARWICKSHIRE

Frontline Workers Toolkit

- Frontline Workers Toolkit – Training delivered to frontline workers on how to use the toolkit effectively to help their service users.

MoneyActive Project – Funded by the Nationwide Building Society

- MoneyActive project – Supporting volunteers in delivering financial capability to the local community which included the training of a financial capability trainer (PTLLS 4).

LPSA 2 – Financial Capability and Children's Centres

- Working with the five children's centres in North Warwickshire to develop financial capability for families with young children.
- Provision of regular newsletters to children's centres highlighting current issues such as Welfare Reform changes.

- Delivery of training and raising awareness in specific subjects to frontline workers and families including 'Economic Abuse'.
- Attendance at CAF meetings to give ongoing support to families providing a holistic approach to problem solving.
- Welfare Reform training delivered to Managers of Children's Centres and Area and Regional Representatives at Northgate House, Warwick including specific case studies.
- Employment advice offered to families particularly around the areas of flexible working and maternity rights.
- Case study highlighting one family's saving of over £20,000 after approaching caseworker at children's centre.
- Successful bid to buy baby sleeping bags which were distributed to disadvantaged families within the five children's centres.
- Delivery of group sessions to both statutory and voluntary sector organizations e.g. health visitors/family support workers on a variety of topics linked to financial capability.
- Working with organizations such as the Fire Service to raise awareness of issues related to child poverty. (This was as a result of discussions with Chief Fire Officers who stated that officers had identified concerns within home safety check visits of issues beyond their remit concerning child poverty).

Idea£ Project

- Successful bid (based on previous financial capability work) to the Lottery. Aimed at providing an integrated and seamless debt and financial capability service to clients and recruiting and training volunteers to assist with debt and financial capability advice.

North Warwickshire Advice Services Partnership (NW ASP) funded by the Big Lottery

- In conjunction with partners Warwickshire Employment Rights and Warwickshire Welfare Rights, up-skilling volunteers and staff in the four subject areas of Employment, Benefits, Housing and Debt training.
- Training of e-volunteers aimed at reducing digital inclusion working closely with NWBC and the Community Hubs.
- Embedding financial capability within all areas of our work.

Energy Best Deal (Group Sessions), Energy Best Deal Extra (One to One Sessions) and Financial Capability

- North Warwickshire CAB have developed their own energy saving 'tools' in house which have been further utilised by a number of colleagues that attend the Financial Capability Forum and these are now available on CabLink for bureaux across the country to use for their Energy Best Deal work.
- Promotion of events such as Big Energy Week and Thrift Week, assisting groups such as Atherstone Blind and Visually Impaired group in conjunction with our partners NWBC, Severn Trent and National Energy Action.
- Delivering Energy Best Deal presentations to frontline workers/community groups and families. (One client saved £324 per annum, was taken off Economy Seven which was not appropriate for her circumstances and a free smart meter was fitted ahead of the timescales).
- One to one sessions promoting energy efficiency and savings through Energy Best Deal Extra reaching over 80 clients within just two promotions.

Community Empowerment Partnership (CEP) and Financial Inclusion Partnership (FIP) involvement

- Delivered consumer **focused** events at the community hubs (reaching 91 members of the public). As part of the sessions, the Fire Service offered those in attendance free fire home safety checks.
- At North Warwickshire FIP/CEP meetings, regular updates and information sharing regarding consumer related issues are conveyed to those attending resulting in a strong awareness of the types of consumer issues that affect people in their day to day lives.
- On a continuing basis, the bureau promotes current scams using social media such as Twitter and Facebook and has promoted the Standards for circulation by our partners including North Warwickshire Neighbourhood Watch.

Integrated Money Advice Project

- Successful bid by NWCAB to deliver the Integrated Money Advice Project (Martin Lewis) – One of only 16 bureaux across the country chosen). As part of this project we offer money focused interviews looking at the client's income and expenditure and how savings can be made.

Annual figures relating to debt and financial gains

Financial Year 2011/2012

Debt – £1,985,903.00

Fin. Gains - £530,676

Financial Year 2012/2013

Debt - £1,915,844.00

Fin. Gains - £471,300

Financial Year 2013/2014

Debt - £620,163.00

Fin. Gains - *£271,051 *Partial figure as Petra Report not available.

*Please note that in the financial year beginning 2013/2014 due to cuts in funding we have only one part-time debt advisor funded by NWBC to deal with a specific issue (homelessness project).

Financial Capability Work

Fin. Gains - £128,328.47

514 one to one appointments

60 sessions delivered to community groups

390 frontline workers received training

GOOD PRACTICE

- Share resources and training where possible to avoid duplication.
- Development of new relationships with organizations to share knowledge and experiences..
- Attendance at appropriate meetings (WFIP/CEP), provision of regular updates and information sharing conveyed to attendees.

- The bureau's focus is on embedding debt and financial awareness within all aspects of our work.

CHALLENGES, ISSUES AND OPPORTUNITIES

There are a number of challenges ahead.

- It is becoming more difficult to obtain funding to deliver services and accordingly we are becoming more reliant on project funding which is not always successful.
- Core funding is being reduced which has an impact on core services.
- At present only have one part-time debt worker (funded by NWBC) specifically employed to prevent homelessness. Two full-time debt caseworkers have been lost due to projects not being re-funded.
- Engagement of clients can be difficult particularly where clients present with emergencies (e.g. repossession) but then once helped with the immediate problems do not engage when offered financial capability assistance. (The revolving door syndrome).
- Often client's problems are complex and time-consuming and there are underlying issues such as mental health issues which require a number of sessions which due to resources can be difficult to provide.
- Providing access to services due to geographic and financial restraints.
- Giving clients choices and through support, the confidence to deal with their own finances.
- Improving lifestyles for clients by financial inclusion and ultimately improving their health and wellbeing.
- Over the past twelve months North Warwickshire CAB has continued to play an active role in promoting financial capability and consumer education. We aim to embed consumer awareness within all appropriate strands of work. Having a number of approaches has allowed us to be successful in engaging community groups, as well as front line workers and senior officers.
- We are currently working with community groups including frontline volunteers who assist at the hubs and particularly trying to engage clients who have not approached the CAB before. The community hubs are a North Warwickshire Borough Council initiative and we are working closely with them to assist in their objective of bringing communities together, increasing digital inclusion and providing access to services.

BRANCAB

BRANCAB provides free, confidential, impartial and independent advice on all aspects of social welfare law including welfare benefits, debt, consumer issues, employment, housing, relationships, legal issues, education and health matters. Of these enquiry areas approximately 60% of the problems / issues presented by local people relate to welfare benefits or debt.

During recent years we have developed an integrated money advice service which includes bringing together our debt management service, income maximisation (welfare benefits and tax credits take up), financial capability education and financial awareness. The service is designed to offer support and solutions for those with entrenched debt problems as well as offering a range of 'early intervention' services helping people to recognise, or seek help at an early stage where there is a possibility of a debt situation occurring, possibly through a change of circumstances, or where payments are starting to be missed. The other aspect of the service is financial awareness which helps people to develop their confidence and

understanding to make informed financial and consumer product decisions and avoid loan sharks, rogue traders, lenders who charge extortionate interest and illegal money lenders.

Integrated money advice and support can be tailored to suit individual needs and adapted to fit different scenarios supporting people and families from diverse backgrounds and of all ages and abilities.

A) Debt Management and Provision

We offer a range of advice options to assist people manage their debt problems. We assist people who only have one debt through to those with complex multiple debt problems. Depending on the extent of the problem and our clients' ability to help themselves we can offer self-help packs including budgeting sheets and template letters to send to creditors, generalist advice or ongoing casework support for those with more complex multiple debt problems. The service, at all levels, is designed to help people to maximise their income, budget for their regular household expenditure items, pay their priority payments such as rent, mortgage, council tax, utility bills etc. and when it is possible also make payments to non-priority creditors such as credit cards, personal loans and pay day lenders.

We negotiate on behalf of clients with both priority and non-priority creditors making sure that arrangements are put in place firstly with priority creditors such as housing landlords or mortgage providers, local authorities with regards to council tax and utility companies. This is to prevent homelessness and ensure families can remain in their home and that essential services are maintained. Any remaining household income after essential expenditure, including payments towards priority debt arrears is taken into account is then shared pro-rata between any non-priority creditors.

Our caseworkers are all authorised through the Insolvency Service as Debt Relief Order (DRO) Intermediaries and are able to help local residents apply for a DRO which effectively writes off their debts. Caseworkers can also help people apply to be declared bankrupt. Both DROs and bankruptcy can have other consequences that might not be in the applicant's best interests and when this is the case these are clearly explained to clients in order that they can make an informed decision.

Debt can overwhelm individuals and families leaving them with a feeling of powerlessness that affects all members of the household including children and lead to further problems. By helping families get their finances back on track and negotiating affordable payments BRANCAB is helping to relieve stress and anxiety as well as removing barriers to employment and other development opportunities by putting families back in control. During the financial year 2012/13 we assisted people manage over £9.5million of accumulated debt and managed to get over £1million of debt written off.

B) Welfare Benefits & Tax Credits Advice

Over the last two years the demand for welfare benefits and tax credits advice has overtaken debt as the largest area of enquiry we receive. This is mainly due to the Welfare Reforms programme being introduced by central government. From April 2013 benefits claimants became eligible to pay Council Tax for the first time and others have been affected by the Under Occupation Subsidy (Bedroom Tax). We also receive a substantial number of enquires about Employment Support Allowance (ESA), Housing Benefit and Working / Child

Tax Credits. Our advisers are trained to assess opportunities to maximise family / household income and this is an embedded part of our debt advice process. During the financial year 2013/14 BRANCAB identified 898,366 of additional benefits / tax credits that our clients could claim.

C) Financial Capability and Budgeting

BRANCAB has been offering financial capability support and training for local people for over 10 years helping individuals and groups to feel more confident about managing their financial affairs and to make informed choices with regards to their financial products options. Financial capability work was extended across Warwickshire and the Warwickshire Citizens Advice Bureaux were funded for two years via LPSA2 funding until September 2012 however whilst work continued throughout 2013/14 the activities have been somewhat limited due to the loss of funding. We have managed to secure funding from the WLWS for 2014/15 to reinvigorate this work across the county. The results from the LPSA 2 project are detailed below:

The funding from LPSA2 has enabled the Citizens Advice Bureaux in Warwickshire to employ 4 x 0.5FTE Financial Capability Workers who are based at CAB offices across the county. This has enabled us to develop a co-ordinated approach to delivering money management courses to individuals and groups across the whole county. The project was funded from 1st July 2010 to 30th September 2012.

D) Key Achievements

1. The project's 4 x 0.5FTE Financial Capability Workers have worked co-operatively together to deliver community based money management group training courses and one to one sessions. The FC Workers have gained new skills and confidence in this area of work and have met regularly for peer support and to share experiences / training materials etc. They have also linked into the wider financial inclusion agenda by regularly attending the multi-agency West Midlands Financial Capability Forum meetings held in Birmingham.
2. Between July 2010 and March 2012 our FC Workers have delivered one to one financial capability sessions to over 500 people, 337 group sessions held in Children's Centres and other community venues attended by over 1200 people. Additionally they have provided 48 courses attended by 384 frontline workers of local community based organisations giving them knowledge and skills to cascade to their service users.
3. The FC Workers assisted with the development of the Warwickshire Frontline Workers' Toolkit, attended the launch events held in each Borough / District in Warwickshire and delivered 51 sessions to 573 frontline workers to introduce this resource and to help them make effective use of the Toolkit.
4. Because we had FC Workers in post we have been able to attract additional short term funding opportunities that has enabled us to train 6 volunteers who can then assist with the promotion and delivery of one to one and group sessions which enables us to increase access to financial capability work. Also to become involved in national promotion work.

5. Our Financial Capability Workers have also developed links with other community workers in their areas and regularly attend networking meetings and community events to promote financial capability work and provide information and advice.
6. The FC Workers have also become involved in national and local promotional events such as Save Xmas (helping people avoid post-Christmas debt), Energy Best Deal and Big Energy Week (helping people to find the most competitive gas/ electric prices and providing energy saving advice) as well as local events to highlight scams, provide information about loan sharks and promote local financial services such as Credit Unions.
7. Our work has attracted publicity via local newspapers and BBC Coventry & Warwickshire Radio which has enabled us to support promotions and market the service across the county.
8. The FC Workers are also helping to market the Legal Advice Warwickshire (LAW) Electronic Referral System which securely links frontline community based organisations and services to LAW enabling frontline workers to refer their service users with social welfare law problems such as debt, welfare benefits, housing, employment and family issues direct. Events are being held across the county to encourage organisations to link to the system.

Benefits of the Project

The project is enabling us to provide a co-ordinated and integrated money advice service across the county that helps people resolve their debt problems, develop their confidence in handling their finances and selecting appropriate financial products in consideration of their circumstances.

The project fits with the objectives outlined in Warwickshire County Council's Corporate Business Plan to 'Get Closer to Communities' which aims to:

- Help Communities to Help Themselves – so that individuals and communities are supported to help themselves through local community action. Financial Capability and advice work helps empower individuals and gives them knowledge and skills to help themselves and others and brings local people together.
- Transparency and Engagement – so that people are well informed and can influence local services. Our financial capability, advice and social policy work help local people understand their rights, entitlements and responsibilities and increases their confidence in being able to influence local services.
- Accessible and Responsive Services – so that services are designed and delivered closer to communities – our financial capability work is designed to meet diverse individual and community needs and can be tailored to suit the group / individual and is delivered locally at convenient community venues.
- Help where it is most needed – so that resources are targeted at the individuals, families and communities most in need – our project has worked to encourage participation of those who are most at risk of social / financial exclusion and to

additionally 'skill up' front line workers to enable them to assist their service users. Also to provide a direct link for local frontline workers to refer their service users for advice.

Stratford CAB- Improving Financial Capability and Financial Awareness

Advice, information and training on financial matters which may be preventing families from being economically active:

- Debt management and provision

We handle around £5M per year of debt of which £2M is for vulnerable clients. This total is made up of over 3,000 individual debt queries per year.

We have a small Money Advice Team consisting of one paid worker (funded by the Town Trust and smaller charity contributions) and two volunteer caseworkers, with volunteer admin support. The team also runs a hardship fund for Stratford Town Trust, allocating sums of money to those in distress.

As part of our BIG Lottery funding we are looking to up skill everyone in the Bureau on money advice work so that our clients get the help they need as quickly as possible.

- Welfare Benefits and Advice

In the light of the challenging financial environment, and the changes to welfare benefits we have been putting extra focus on helping clients with welfare benefits including:

- Using the Stratford Town Trust Reach Out and Help project and core funding to offer all clients a "Quick Benefits Check" to help them to check what benefits they are entitled to – this has identified an additional £730K of annualised entitlements in its first year;
- Using BIG Lottery funding to up skill everyone in the Bureau on welfare benefits including: WWRAS one to one mentoring of advisers in the Bureau on specific client cases; a suite of training at all levels from gateway assessors through to the most experienced caseworkers; sharing our training with other organisations.

- Financial Capability and Budgeting

Financial capability has become a key element of our service, with regular programmes of one to one and group work for clients and frontline workers over the last few years.

We have developed this into other areas, with financial capability in schools at all ages and even "Mini Money Magic" for pre-school children which has featured in the Citizens Advice national publicity for financial capability.

- Financial awareness

As part of our Reach Out and Help project we are taking displays and running drop in / delivering talks at a number of venues around the town. We are also running campaigns e.g. Scams awareness, Pay Day Loans, and the Prepayment Meters campaign, Left Out in the Cold.

We are also working locally with Barclays Bank, running drop ins at the local branch and looking to collaborate with them and the local college to help students with budgeting and training on issues such as what your payslip means. We are running awareness sessions for Barclays staff so that they understand the work of the CAB and the financial context for our client group.

Challenges

The main challenges over the last years have included:

- Client issues becoming more entrenched and more complex; we see more clients now with multiple issues; some volunteers comment that it is getting harder to make a real difference to people in one interview than it used to be, because clients often need several interviews and quite a bit of work for us to make real progress;
- In Stratford District the cost of living is high and although there are jobs available, they are often low paid or part-time and thus people struggle to afford to live here;
- Seeing people in need of food parcels; we hold vouchers and emergency food parcels and we support the local Foodbank (Sue Green is on its management committee).

Looking forward:

- We have been able to diversify our funding with projects such as those mentioned above – but we need stable core funding to be able to support those projects;
- The ongoing welfare reforms are likely to create greater pressures for our client base; we are already seeing this with the under-occupancy penalty and it will become more acute if support for council tax is cut;
- Our changing demographic – with the population growing older – brings advantages but also challenges to services and we are addressing that by working in collaboration with Age UK e.g. on our Comic Relief Web Wise project;
- We increasingly see clients with physical and / or mental health issues (the latter often linked with their financial worries) and we would like to build on our Healthwatch work; our GP surgery drop ins and the recent MECC session hosted by Stratford CEP, to build links with the health service and potentially run some jointly funded services for clients;
- Our outreach services and home visiting service around the District are greatly appreciated and we are committed to maintaining these as far as possible; with our BIG Lottery funding and the support of Stratford District Council and Orbit we are looking at setting up video access terminals for clients to supplement the face to face outreach.

Warwickshire Financial Inclusion Partnership (Activity Since 2011)

Activities 2011/2012

The Financial Inclusion Partnership was established in 2010 and chaired by Mark Ryder. A report was submitted to the O & S Committee in 2011 to show progress to date and planned activities going forward. Initial Work was overseeing the delivery of the LPSA 2 Funded Projects delivered by CAB's, WWRAS and CWCDA (listed above).

Activities 2012/2013

1. WWRAS

WWRAS undertook benefits take up work as part of our FIP activity during 2011/12.

Headline Figures

- During 2011/12, 266 clients were advised and raised a total of £322,302 in increased benefit entitlement for Warwickshire residents.
- Working with Stratford District Council on a fuel poverty campaign, £66,000 was raised in increased benefit entitlement for Stratford residents
- Raised over £100,000 for residents of Southam who were in fuel poverty
- Working with North Warwickshire Borough Council to undertake a fuel poverty campaign in the Borough which raised just under £98,000 in additional benefit entitlement
- Free School Meals campaign in conjunction with North Warwickshire Borough Council and 6 schools in the Borough.
- Working with Nuneaton and Bedworth Borough Council on benefit take up linked to a Community Action Week, which was a multi-agency approach to tackling financial inclusion in the Borough.
- A take up campaign with Rugby Borough Council in conjunction with its Revenue and Benefits Team using MOSAIC and Council data to highlight areas of the Borough where there were typically "hard to reach" families who were likely to be financially excluded
- Worked with Warwick District Council Revenue and Benefits Team to provide advice and assistance to clients who had recently come off benefit and were going back to work, in order to maximise the take up of in-work benefits which are often vastly under-claimed.

2. CWCDA

From Apr 2010-March 2012

- 562 people received a range of advice on money management, budgeting, basic bank accounts and Credit Unions

- support to 5 credit unions this included offering training in many areas including loan portfolios, credit collection, directors training and collection training
- updated Credit union computer systems that will allow members being able to operate their accounts on line
- 3 new School banks have been established
- Development work will assist Credit Unions to offer service level agreements to housing authorities to accept universal credits and pay rent direct
- Work to assist Warwickshire Credit unions to submit tenders to the Credit Union modernisation fund

3. CAB

Financial Capability Project

The aim of the project was to help local people to become more confident in dealing with their financial affairs and to make informed choices with regards to choosing financial products. Helping people in this way is a proactive debt prevention measure.

- Courses include household budgeting, opening and maintaining a bank account, choosing appropriate forms of credit (and what to avoid), savings, debt awareness, maximising income and the difference between wants / needs.
- develop a co-ordinated approach to delivering money management courses to individuals and groups across the whole county. The project is funded from 1st July 2010 to 30th September 2012.

Key Achievements

- The project's 4 x 0.5FTE Financial Capability Workers have worked co-operatively together to deliver community based money management group training courses and one to one sessions.
- Between July 2010 and March 2012 FC Workers have delivered one to one financial capability sessions to 411 people, 287 group sessions held in Children's Centres and other community venues attended by 1068 people. Additionally they have provided 48 courses attended by 384 frontline workers of local community based organisations giving them knowledge and skills to cascade to their service users
- The FC Workers assisted with the development of the Warwickshire Frontline Workers' Toolkit, attended the launch events held in each Borough / District in Warwickshire and delivered 51 sessions to 573 frontline workers to introduce this resource and to help them make effective use of the Toolkit
- The FC Workers have also become involved in national and local promotional events such as Save Xmas (helping people avoid post-Christmas debt), Energy Best Deal and Big Energy Week (helping people to find the most competitive gas/ electric prices and providing energy saving advice) as well as local events to highlight scams,

provide information about loan sharks and promote local financial services such as Credit Unions

- The work has attracted publicity via local newspapers and BBC Coventry & Warwickshire Radio which has enabled us to support promotions and market the service the county
- The FC Workers are also helping to market the Legal Advice Warwickshire (LAW) Electronic Referral System which securely links frontline community based organisations and services to LAW enabling frontline workers to refer their service users with social welfare law problems such as debt, welfare benefits, housing, employment and family issues direct. Events are being held across the county to encourage organisations to link to the system.

Other Activities

North Warwickshire Borough Council

Since June 2009, the activity provided by various Council divisions, and externally by our key partners, the CAB (Citizens Advice Bureau), WWRAS (Warwickshire Welfare Rights Advice Service) and the CWEDA (Coventry and Warwickshire Cooperative Development Agency) has been delivered under the now Nationally acclaimed B.O.B (Branching Out Bus) brand.

The B.O.B brand has quickly become recognised by customers of the borough as being the vehicle under which we are delivering a wide ranging financial inclusion programme that is meeting the needs of local communities by taking information, advice and services into communities. It is a brand that has no barrier or stigma attached to it and this has been a key feature attributed to its success.

This holistic approach is enabling the Council to deliver commitments on its three corporate priorities of

- Improving access to services,
- Addressing alcohol, obesity and the impacts of fuel poverty and
- Helping to raise education attainment skills and aspirations.

The infrastructure put in place in the Council in recent years means we are well placed to address the outcomes of these challenges via the ongoing commitment to fund the B.O.B bus to March 2013 and the commitment to setting up a number of B.O.B hubs in support of the mobile bus activity in key locations in 2012/13. This investment has seen considerable improved take up and maximisation of benefits and increased opportunities to access debt advice and affordable lending

Nuneaton & Bedworth Borough Council

- Launch of the Frontline Workers Toolkit. Training for all front line staff in how to use the toolkit and 'z' cards. Article also appeared in the local press

- Community Action Weeks – Took place in two Super Output Areas. Key agencies took part along with council departments such as Housing, Benefits & Revenues. Authority is evaluating the success with a view to rolling out to other areas.

Stratford District Council

Fuel Poverty project “Addressing Fuel Poverty in low energy homes” progressed in partnership with Act on Energy, WWRAS. This was a jointly funded SDC/Public Health project which focused in Shipston. The aim was to: -

- Work closely with residents to combat fuel poverty in Shipston and other local areas where properties are identified as having a SAP (energy rating) below 35 (the threshold for decent homes). SAP ranges from 1 to 100, with the average rating in England being 53.
- To provide advice and support to ‘at risk’ households through a combination of home visits and/or telephone advice, enabling vulnerable residents to access the most appropriate support to ensure they have warm and healthy homes. This will also ultimately lead to improved health outcomes, such as:

Benefits include:

- Warmer Homes
- Reduced visits to GP and hospital
- Reduced fuel bill
- Improved understanding of bills, energy consumption, heating
- Improved mental health: less perceived financial strain, more and longer visits from family, increased community engagement, improved attachment to the home

SDC now have a Housing and Financial Inclusion Officer. His role will focus on sustaining households in their current accommodation or enabling them to solve their own accommodation problems by accessing benefits and grants, maximising their income, rescheduling debts and the maximisation of benefit take-up where they currently receive benefits.

Activities 2013 – 2014

Outlined below are some of the main activities undertaken by the Partnership over the last 18 months...

Free School Meals

3,100

DfE calculation of unclaimed free school meals in Warks



£56,000

Nuneaton & Bedworth Pupil Premium

In 2012, North Warwickshire Borough Council working with Warwickshire Welfare Rights Advice Service targeted six schools to raise the uptake of free school meals – resulting in £20,000 for schools in previously unallocated pupil premium and an additional £200,000 worth of benefits for families who were not claiming their full entitlements.

Following the success in North Warwickshire, this project has been rolled out across Warwickshire...

<p>£636,453 <i>Nuneaton & Bedworth unclaimed benefits</i></p> <p>£29,900 <i>Rugby Pupil Premium</i></p> <p>£ 170,000 <i>Rugby unclaimed benefits</i></p>	<ul style="list-style-type: none"> • Nuneaton & Bedworth - 8 schools targeted • Rugby – 6 schools targeted <p>The DfE calculation shows that there are 3,100 unclaimed free school meals in Warwickshire, which equates to at least £2.8m.</p> <p>After hearing the success in Warwickshire the Coventry Financial Inclusion Partnership is keen to undertake a similar project across Coventry.</p> <p>WWRAS has been successful in getting funding from the Warwickshire Local Welfare Scheme to extend the FSM project across the County to target 18 schools across the County.</p>
<p>Loan Sharks / Credit Unions</p> <p><i>Publications</i> <i>Loan Shark – Hotspot Index</i></p> <p>500 <i>Beer mats produced via POCI funding</i></p> <p>6,000 <i>leaflets produced– Dangers of using Loan Sharks</i></p> <p>£2,000 <i>Donated to produce a Loan Shark film, which will be used Nationally</i></p> <p>7 <i>Community Forums in Loan Shark Hot Spot Areas attended</i></p> <p>60+ <i>Servicemen attended financial capability event</i></p>	<p>Leaflets with dangers of Loan sharks on one side and benefits of Credit Unions on the other were produced and included in Camp Hill Newsletter, left in pubs, coffee shops, CAB Offices, Children Centres and used at Community Forums</p> <p>Staff Training took place in NWBC, SDC and NBBC on the dangers of loan sharks, affordable credit and debt related issues.</p> <ul style="list-style-type: none"> • Residents Events - North Warwickshire held a week-long event in October focusing on debt, poverty etc. this work was recognised and reported in the Stop Loan Sharks - National Newsletter. • Community Forums which are in Loan Shark Hot Spot Areas have been targeted for presentations, information circulation etc. These include 4 Community Forums in Stratford area and 3 in the Rugby area • Community Events were also attended by members of the WFIP to share information on all issues around Debt and Welfare reform e.g. Whitnash Children's Centre and St Michaels Children's Centre, Camp Hill festival • Event in Gamecock Barracks, with 60 plus servicemen <p>Various Credit Union promotional campaigns have been undertaken with LA Staff...</p> <ul style="list-style-type: none"> • Raising awareness among staff to increase the Credit Union membership among County and District/Borough staff • Drip feed communication approach – articles in Core Briefing, Internet articles all aims to encourage staff to join, plus staff drop in sessions
<p>Welfare Reform Films</p> <p><i>Website hits...</i></p> <p>8,120</p> <p><i>Housing Benefits changes</i></p> <p>72,650 <i>Council Tax</i></p>	<p>The Partnership has funded BRANCAB to produce a range of promotional films, focusing on the various Welfare changes – Housing, Council Tax and Universal Credit.</p> <p>Chris Connor from the (BIMLT) has committed funding for the commissioning of a generic film on Loan Sharks, which will be used nationally.</p> <p>The films are being shown at organised events as well as being shown in LA reception areas, one stops shops, children's' centres etc.</p> <p><i>See the links below...</i></p> <p>Changes to Council Tax Benefit & Housing Benefit http://www.youtube.com/watch?feature=player_embedded&v=cP4ThvRUx2E</p> <p>Affordable Borrowing http://www.youtube.com/watch?v=OtmsbD8DAec</p>

	<p>Financial Capability http://www.youtube.com/watch?v=Wg1pRlIUw4o</p> <p>Loan Sharks http://www.youtube.com/watch?v=QhF2EOn37Jc</p> <p>Orbit tenants and financial capability http://www.youtube.com/watch?v=Zjs73bnisrY</p>
<p>Money & Debt Signposting Webpages</p> <p>http://www.warwickshire.gov.uk/moneyanddebt</p> <p>30 <i>Parents Consulted</i></p> <p>97% <i>'information on the pages is useful & easy to understand'</i></p> <p>92% <i>'would recommend the website to others'</i></p> <p>217 <i>Website hits since launch in Jan 2014</i></p>	<p>The partnership agreed to develop a signposting webpage, which residents can access to get information and advice on a wide range of financial queries /problems.</p> <p>The pages were developed and then tested via the Family Information Services 'Parent Panel'. The parents were asked to test out the pages to see if the right information was posted to the webpage, if was easy to find and to spot any things that were missing.</p> <p>The majority thought that the webpage was easy to navigate, and the information was easy to understand and useful.</p> <p>Consultation results have been circulated to all partners as some of the questions related to their areas of work – e.g. the majority could recognise the signs of a loan shark but less were aware of how to report a loan shark!</p> <p> FIP Website Responses (4).pdf</p>
<p>Food Poverty Conference and Big Food Week</p> <p>170%↑ <i>increase in the numbers of people using their food banks between 2011-12 and 2012-13</i></p> <p>464.5 kgs <i>Food donations by LA staff</i></p> <p>£117 <i>WCC staff dress down day donation</i></p> <p>80 <i>Delegates attend Food poverty Conference</i></p> <p>91% <i>Felt it would be beneficial to hold further 'themed' annual conferences</i></p> <p>10,000 <i>Z cards produced in North</i></p>	<p>The Partnership held their first annual conference in November 2013 – which focused on Food Poverty...</p> <ul style="list-style-type: none"> • 80 delegates attended • 464.5 kgs of food donations • Good feedback from workshops – quick wins and longer term aspirations • Action Plan drafted to take forward the work – owned and monitored by WFIP <p>Big Food Week – to raise the awareness of food related issues, including food poverty and healthy eating on a budget, amongst community groups, including schools and staff ...</p> <ul style="list-style-type: none"> • Bake Offs in schools, coffee mornings and cookery demonstrations in community venues • Living on £10 challenge • Staff food donations to Foodbanks • A dress down day raised - £117 which was donated to the Salvation Army, to give festive food parcels to families in need over the Christmas period <p>For more detail please see the attached briefing sheet</p> <p> Briefing Note .doc</p>

Warwickshire and Stratford



£457,944
unclaimed benefits

180,000
thermocards printed

40
Frontline staff trained

2,146
Calls to AoE

23
households have been provided with emergency heating so far this year

668
People in remote areas received advice from the mobile library

£347,000
In rural fuel poverty funding given to targeted homes in Rugby & Wolvey

Affordable Warmth

Maximising Benefit Checks: Warwickshire by Welfare Rights Advisory Service helped 500 vulnerable households, generating £457,944 in previously unclaimed benefits.

Thermocards: This year 180,000 thermocards were printed for distribution in Warwickshire. Every patient who received a seasonal flu jab also received a thermocard from their GP.

Frontline Staff Training: Over 40 people have attended training this year, delivered by AoE.

Freephone Line, Referrals and Home Visits: AoE has received over 2146 calls on its Freephone Line since April 2012. 235 of these households have been referred for home improvements. AoE provides home visits to vulnerable households to give advice on reducing energy bills, fuel debt, improving energy efficiency, energy switching and staying warm over the winter months.

Cold Weather Referrals: Frontline staff are trained to identify households who could benefit from support and advice.

Home Fire Safety Checks and Chimney Sweeping: Age UK in partnership with Warwickshire Fire Service are providing Free Home Fire Safety Checks and a Chimney Sweeping Scheme available to vulnerable households.

Boiler Servicing & Repair Scheme: Local Councils are providing a Boiler Servicing & Repair Scheme for work up to £300 to qualifying low income households. Carbon monoxide detectors will be fitted for all households who qualify for these schemes.

The NRS Emergency Heating Scheme: 23 households have been provided with emergency heating so far this year, some of these households also received warm packs, circuit breakers, carbon monoxide detectors and cold monitors.

Green Deal and ECO Funding: Warm & Well in Warwickshire through AoE has established referral mechanisms to local contractors for boiler replacements, loft, cavity and solid wall insulation.

DECC Rural Fuel Poverty Project: Warwickshire County Council submitted a successful bid to DECC for a Rural Fuel Poverty Project in 2012. Act on Energy with support from Rugby Borough Council targeted 400 homes in Wolvey and Rugby. 92 homes with 132 potential improvement measures were identified, 54 measures were installed including insulation to 32 solid walls, 3 cavity walls and 8 lofts, with 11 inefficient boilers replaced with a total cost was £347,000.

The project also included the creation of a new Warwickshire and Coventry

	<p>website which includes a home calculator to identify cost effective improvements, find local case studies and local contractors and feedback on their work (www.energysavinghomes.org.uk).</p>
<p>Warwickshire Local Welfare Scheme</p> <p>£143,245 <i>Secured from successful bids</i></p>	<p>The partnership has recently submitted bids to the WLWS to undertake a range of activities to help the most vulnerable in Warwickshire. The following were successful...</p> <ul style="list-style-type: none"> • BRANCAB - Financial Capability Training, £79,745 • WWRAS – take up of Free School Meals Project, £63,500 <p>In addition to these bids, the WLWS has supported projects from...</p> <ul style="list-style-type: none"> • North Warwickshire Foodbank • Warwick Foodbank • Stratford Foodbank • CHESS Foodbank • Brunswick Healthy Living Centre Jobs Club
<p>Links with other groups / WFIP Membership</p>	<p>Links were made with the</p> <ul style="list-style-type: none"> • Warwickshire Food for Health Group • Food Poverty Network – WCC hosted the regional meeting on 27th February 2014 <p>Membership of the WFIP – has been extended to</p> <ul style="list-style-type: none"> • Foodbanks • The Royal British Legion • DWP • Coventry Financial Inclusion Partnership
<p>Looking to the future... Key priorities going forward</p> <ul style="list-style-type: none"> • Welfare Reform • Affordable Credit • Food Poverty • Affordable Warmth • Overseeing delivery of FSM & Financial Capability <p>The WFIP's second Conference will be held in September 2014.</p>	