



**Vale of Glamorgan Financial Inclusion Group Meeting**

**18<sup>th</sup> May 2015.**

**Committee Room 1, Civic Offices, Barry.**

**Present:**

Hayley Selway (Chair) – Vale of Glamorgan Council (Housing)  
Christina Delaney - VoGC (Benefits)  
Francesca Howorth – VoGC (Strategy and Partnerships)  
Lloyd Fisher – VoGC (Strategy and Partnerships)  
Jane Clay – Cardiff and Vale Citizen’s Advice Bureau  
Dave Browne – Cardiff and Vale Credit Union  
Gaynor Williams – Department of Work and Pensions  
Mark Ellis – Barry Communities First  
Tracy Tuckwood – Hafod Housing Association  
Rhianon Urquhart – Public Health Wales  
Sue Campbell – Age Connects  
Kate Gronow – Jane Hutt AM’s Office/ Vale Foodbank  
Becky Wickett – VoGC (Family Information Service)  
Richard Bundy – Gofal (Agenda Item 5)  
Stephanie Kendrick-Jones – VoGC/ Cardiff City Council

**Apologies:**

Kay Quinn – Atal Y Fro  
Meredith Gardiner – VoGC/ Cardiff and Vale UHB  
Amy Troy – DWP  
Linda Lewis – Hafod Housing Association

	Action
<p><b>1. <u>Welcome and Introductions</u></b></p> <p>Introductions were made and apologies noted.</p>	
<p><b>2. <u>Note of Meeting 26<sup>th</sup> February 2015 and Matters Arising</u></b></p> <p>The minutes were agreed as an accurate record.</p> <p>It was advised that the letter of thanks to Maureen Neave recognising her hard work through the group has been sent.</p> <p>Dave Browne (DB) advised that at present he is unable to provide details of the Credit Union White Goods Scheme discussed previously as there is uncertainty regarding the scheme being set up.</p> <p>It was advised that at present there is no research into the effect of Universal Credit on families that is known of.</p>	





<p>to discuss proposals for the Vale and what we think we need to provide in terms of support. There is a broad assumption that 5% of claimants will require support for Universal Credit. There is a small amount of funding for this financial year as the Vale is in tranche 4 to go live and will initially only be for single people, however the amount of funding available will increase in future as more claimants move onto Universal Credit.</p> <p>CD advised that she is involved in a regional group looking at local support and can provide feedback from these discussions to the group.</p>	<p>CD</p>
<p><b>5. <u>Mental Health and Financial Exclusion – Richard Bundy</u></b></p> <p>Richard Bundy (RB) presented to the group on the links between mental health and financial exclusion. An overview of the services provided by Gofal was given and RB highlighted the various reasons why people can present to these services. Those with mental health issues are some of the most socially excluded within our society and RB highlighted the range of issues faced by those experiencing a mental health issue.</p> <p>RB advised that approximately 40% of ESA claimants are suffering with a mental health issue. In addition approximately 35-40% of those accessing Gofal services are aged 50+. JC also highlighted that approximately 69% of CAB clients with debt also report a mental health issue. It was recognised that there are a range of issues that can either contribute to, or be the result of poor mental health that go beyond financial issues. However these can often then lead the person to experience financial difficulty.</p> <p>HS questioned whether there was a capacity issue to help those suffering with poor mental health and what partners can do. RB felt that the gap was not due to capacity but that people are not always in a position to access support and when they do it is usually at crisis point.</p> <p>RB encouraged all partners to think about the need for mental health sensitive service provision and awareness raising of services available. It was also highlighted that a variety of training sessions exist that partners can access, including mental health first aid training offered by Gofal.</p>	
<p><b>6. <u>Financial Inclusion Strategy – Hayley Selway</u></b></p> <p>HS presented the notes of the workshop session held in March and thanked partners for their attendance and contributions. It was agreed that the issues of mental health and community cohesion should be added to the notes as these were also issues discussed on the day.</p> <p>It was advised that HS, JC and DB have formed a working group and met to discuss actions to take forward following the workshop. A set of draft principles, objectives and actions for the plan were presented to the group for comment. It was highlighted that the strategy is not intended to capture all work that is taking place but outline a series of achievable and practical</p>	<p>FH</p>



<p>actions to be delivered over a two year period.</p> <p>It was agreed for the draft action plan to be circulated for comment from partners. Following this a draft of the strategy as a whole will be presented at the next meeting of the group where actions will be assigned to leads. The final strategy will then be presented to the Local Service Board in October to adopt.</p> <p>HS also advised that she will meet with Tony Curliss, the Council's Digital Champion to ensure alignment to the Council's Digital Inclusion Strategy currently being drafted.</p>	<p>FH</p> <p>HS</p>
<p><b><u>7. Financial Inclusion Data Report – Francesca Howorth</u></b></p> <p>Francesca Howorth (FH) presented the Financial Inclusion Data Report that was previously requested by the group. FH gave an overview of the contents which included data on issues such as employment, benefit claimants, DHP and DAF applications, homelessness, rent arrears, internet access, mental health, Foodbank referral trends and fuel poverty.</p> <p>The report contains a series of graphs and maps displaying the data and FH highlighted some of the trends observed.</p> <ul style="list-style-type: none"> <li>• Between September 2013 and March 2014 there was a sharp decrease in the percentage of economically active people who were unemployed in the Vale, at the same time a sharp increase in the percentage of people in employment working under 10 hours a week was observed. This has steadily decreased again since March 2014.</li> <li>• A map showing the percentage of working age population claiming JSA by LSOA shows a distinct pattern of higher numbers around Barry. However when the percentage of claimants aged 17-24 is mapped a distinctively different pattern emerges showing higher percentages in rural LSOAs.</li> <li>• The total Discretionary Assistance Fund awards made to Vale residents in 2014/15 up to and including Q3 equates to approximately £230,000. This equals 3.4% of the total spend in Wales, a higher percentage share than 12 other local authorities, however it should be noted that this may be influenced by the number of partners within an area who make referrals to the fund.</li> </ul> <p>The report was considered a useful document and will be presented again at a future meeting once data has been updated.</p> <p>It was also highlighted that the information contained within the report will provide a good context to include within the Financial Inclusion Strategy.</p> <p>FH also advised that the Local Government Data Unit have been commissioned to undertake an in depth analysis of poverty at LSOA level across the Vale of Glamorgan. This is in response to the findings of the</p>	<p>FH</p> <p>FH</p>



<p>unified needs assessment which showed a high level of inequality that is often masked by local authority level data. The report will be presented to the Local Service Board in July and will be brought to the next meeting of the group.</p>	<p>FH</p>
<p><b>8. <u>Citizen's Advice Data – Jane Clay</u></b></p> <p>Jane Clay (JC) presented the Cardiff and Vale CAB Social Policy Issues Report for March 2015. The report is an analysis of Bureau Evidence Forms generated during March, outlining the issues being found by CAB advisors. From the report it can be identified that issues relating to requests for Food Vouchers account for the largest topic category for evidence forms being generated. JC highlighted that if there are any particular cases within the report partners would like more information she on she can provide this.</p> <p>Jane highlighted that work is currently underway to collate the 2014/15 end of year statistics and these will be circulated when available.</p> <p>Data was also presented on the outcome codes previously agreed by the group as being useful to monitor. The data covers the period January – March 2015 and outcomes are reported on where CAB has undertaken casework. 71% were recorded as having “improved health/ capacity to manage situation” and 86% of debt clients were recorded as having “financial situation stabilised/debts under control”.</p> <p>JC also reported that during this period 64% of debt and benefit clients had fuel poverty issues and 41% of all employment enquiries were around the issue of zero hour contracts.</p> <p>It was agreed for fuel poverty to be included on the agenda for discussion at the next meeting.</p>	<p>JC/FH</p> <p>FH</p>
<p><b>9. <u>Community Strategy Delivery Plan 2014-18 Monitoring – Hayley Selway</u></b></p> <p>HS advised that the full Community Strategy Delivery Plan progress report was considered by the LSB in April. The group lead on delivering the ‘Mitigating the Impact of Poverty’ workstream and informed the progress report at the previous meeting.</p> <p>The LSB noted the good work taking place and agreed to the following amendments to the delivery plan that were requested:</p> <ul style="list-style-type: none"> <li>• Additional action: Develop and implement a Financial Inclusion Strategy for the Vale of Glamorgan</li> <li>• Amendments to action 2 – Monitor an agreed Universal Support Delivered Locally initiative <b><i>and continue to share and discuss best practice/ research undertaken in other authorities.</i></b></li> </ul>	



<p>HS also suggested the group ask the LSB to amend indicator POV23 to focus on homelessness prevention as opposed to decisions taken. FH to investigate a suitable alternative. This will be requested in the next Delivery Plan progress report due to be considered by the LSB in October 2015. The group will therefore also be asked to update on progress against actions at the next meeting.</p>	<p>FH</p>
<p><b>10. <u>Community Cohesion – Stephanie Kendrick-Jones</u></b></p> <p>SKJ provided the group with an overview of her role as Community Cohesion Coordinator for Cardiff and the Vale of Glamorgan. SJK advised that she is responsible for ensuring the all Wales Community Cohesion Action Plan is delivered locally and reported back to Welsh Government.</p> <p>It was advised that the action plan encompasses seven themes as follows:</p> <ul style="list-style-type: none"> <li>• <b>Outcome 1:</b> Departments, organisations and people understand hate crime, victims make reports and get appropriate support</li> <li>• <b>Outcome 2:</b> Departments, organisations and people understand modern slavery, victims make reports and get appropriate support</li> <li>• <b>Outcome 3:</b> Increased awareness and engagement across Gypsy and Traveller communities</li> <li>• <b>Outcome 4:</b> Increased data and understanding on immigration</li> <li>• <b>Outcome 5:</b> Communities First staff are knowledgeable about community cohesion issues and communities across the protected characteristics are involved in the Communities First programme</li> <li>• <b>Outcome 6:</b> Key policies and programmes through relevant plans are evidencing delivery against cohesion priorities</li> <li>• <b>Outcome 7:</b> Policies and services are responsive to changes in communities</li> </ul> <p>SJK is particularly keen to engage with the group regarding outcome 7 in light of any community tensions that may arise as a result of welfare benefit changes and requested that partners keep this in mind. It was advised that a tension monitoring process exists for the Vale. SJK will continue to receive the agenda and minutes of group meetings to ensure the work of the group feeds into this process.</p>	<p>SJK/FH</p>
<p><b>11. <u>Any Other Business</u></b></p> <p>HS suggested an information sharing standing item be added to future agendas with the intention that at each meeting of the group one partner gives a brief update on the work they are undertaking to tackle financial inclusion. This could take any format and HS encouraged these updates to be lively and energetic. Mark Ellis agreed that Communities First would present first at the September meeting of the group.</p> <p><b>Date of Next Meeting</b></p>	<p>ME</p>



- 15<sup>th</sup> September 2015, 10:00-12:00, Committee Room 1, Civic Offices

**Items for Next Agenda**

- General Update (standing item)
- Information sharing (new standing item) – Communities First
- Citizen’s Advice Data (standing item)
- Community Strategy Delivery Plan Monitoring
- Financial Inclusion Strategy
- Poverty Analysis Report
- Fuel Poverty