Financial Inclusion in Leeds: Key insights

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Outline of the session

Partnership and collaboration
Establishing a financial inclusion steering group to form a strong local collaborative partnership between public, private and third sectors

Evidence and Research
Tips and guidance on building a strong evidence base to inform action

Action and Response
Reshaping our approach and adapting services in response to the COVID-19 pandemic

Sharing, learning and developing
Sharing insights into the current landscape of financial inclusion in Leeds and plans for the future

Partnership & Collaboration

Leeds Financial Inclusion Steering Group

- Established in 2005
- Open forum
- Regular attendees from council services, advice agencies, credit union, Housing, DWP, Health, & Universities
- Three key areas of focus;
  - ❑ Increase access to affordable financial services
  - ❑ Increase access to free debt advice
  - ❑ Improve financial capability

Partnership & Collaboration

- Ensures services and projects are influenced by the people they are aimed to support
- Underpins each project undertaken
- Joint accountability
- Capacity building
- Sustainability and longevity
- Essential in the City's Response to COVID-19

Evidence and Research

- Intelligence, research and evidence are central to our strategy
- Multiple approaches and sources used
- Local research through:
  - Household surveys in 2004, 2010 & 2018 (banking, savings, credit and debt)
  - Economic Impact of Financial Inclusion initiatives
  - Improving Health through income maximisation

Leeds Observatory – Financial Inclusion

Evidence and Research

National statistics with local analysis via the Leeds Poverty Fact Book;

- Poverty statistics (including Child Poverty & in work poverty)
- Income and wages
- Welfare & Universal Credit
- Food insecurity
- Fuel & energy
- Debt and money advice
- Index of Multiple Deprivation

Leeds Observatory – Leeds Poverty Fact Book

Evidence and Research

- Insights and evidence from services, organisations and charities to ensure the work is meeting the needs of people most in need.
- Contributions to key academic research studies, such as the Welfare at a Social Distance
- Joint responses across Council Services and partner organisations to calls for evidence, such as the All Party Parliamentary Group looking at the impact of Removal of the £20 UC Uplift in 2021.

Financial Inclusion in Leeds prior to the pandemic

2004- First research study and household survey

2005- Financial Inclusion Steering Group established

2006- Successful Funding Bids to the national Financial Inclusion Fund for Debt Advice and for Credit Union loan provision

2007/8- Leeds Credit Union branches in Council Community Hubs

2009- Advice Leeds Partnership

2010- Second household survey undertaken

Financial Inclusion in Leeds prior to the pandemic

2012- High-cost lending campaign and research

2012/13 – Partnership approach to Welfare Reform & Universal Credit

2013 Leeds Money Information Centre website launched

2014- Partnership established with Fareshare Yorkshire and the Leeds Food Aid Network

2015- Work on Gambling Harms began

2017/8- Healthy Holidays programme funded by the Council and private sector

2018- Third household survey undertaken

2019- LGA Reshaping Financial Support

Action: Response to COVID-19 pandemic

- **Strength and depth of partnership- weekly meetings on financial inclusion and emergency food**
- **Sharing practice, key information and resources**
- **Key activity:**
  - COVID-19 Helpline
  - Local Welfare Support Service & Food Warehouse
  - Leeds Credit Union branch accessibility
  - Clear and up to date information on the Leeds Money Information Centre website - www.leedsmic.org.uk

Action & Response- Local Welfare Support

- Food, fuel and essential items support for people in crisis- £600k annual budget.
- Evolved during the pandemic in order to meet the increasing demand for emergency support:
  - removed assessment & improved accessibility to anyone over 16 and in hardship
  - increased number of call handlers in team
  - additional government funding from DEFRA
  - Logik Park food warehouse – 64,000 food bags March to September and 68,000 packed lunches provided to homeless people
  - Linked to the network of 27 community care hubs, across all 33 ward areas. Including cultural food offer.
- Currently undertaking a review of the scheme
- Piloting a cash grants option with food banks (TT)

Action & Response- Healthy Holidays

- Running in Leeds since 2018
- Significant increase in government funding for 2021 (£3.8m) for Easter, Summer and Christmas. Budget committed to sustainable funding, £3.5m in 2022 for Leeds.
- Run in partnership with Leeds Community Foundation
- Aim to provide free engaging activities and food to pupils eligible for Free School Meals
- In 2021
  - 27k pupils attended
  - 156 projects in schools, third sector organisations and council settings
  - 202,000 portions of food provided
  - Activities included forest schools, sports, creative and arts, catch up swimming, trips to local attractions

Action & Response

- Numerous national short-term funding streams during the pandemic
  - COVID Winter & Local Support Grant
  - Self Isolation Payments
  - Self Isolation Practical Support
  - Household Support Fund
- All with different remits, monitoring and timescales
- Distributed through existing services and networks

Current context

- Support is available, but it's not enough
- People on lowest incomes most harshly impacted by the pandemic
- Cost of living crisis- Income cuts, price rises and reduction in public sector funding exacerbating the situation for many

Strategic development

- Food Insecurity Taskforce
- Review of Local Welfare Support in the city
  - Food
  - Fuel
  - Housing
  - Internet Access
- Programme delivery of Healthy Holidays and Household Support Fund
- Citywide Financial Inclusion strategy

Sharing, Learning and Improving- conclusions

- Build a strong evidence base
- Include those with Lived Experience
- Never underestimate the power of partnership
- Political and Senior Management engagement
- Embed in strategy, policy and practice
- Share what you are doing
- Learn from others

Further information

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