

Appendix 1

**Draft Tackling Financial Exclusion
Strategy**

2019-2023

Foreword



I have pleasure in presenting this Tackling Financial Exclusion strategy. Brent prides itself on the services it delivers for residents and those to tackle financial exclusion are ever more important. This strategy outlines the current position at a national, regional and local level as well as setting out what services we have in place to support those who face or are experiencing financial exclusion.

The strategy recognises that Brent is a borough characterised by constant change. It has long been somewhere new communities have settled and succeeded. This is reflected in the fact that it is one of the most culturally diverse boroughs in the UK. People from black, Asian and minority ethnic backgrounds make up 64 per cent of the total population. The median household income in Brent is £35,000¹. Brent is a comparatively low wage economy with 32% of all jobs in Brent being classified as low-paid.² One in three children grow up in poverty and in some of the most deprived wards, this rises to one in two.³ 10% of the population claim benefits compared with 9.3% regionally and 11% nationally.⁴ The percentage of the population in Brent that are economically active is 76.5% compared to 78.3% in London. There are 11,800 workless households in Brent. The gross weekly pay for full time employees is £575.50 compared to London at £670.80. Despite consistent rises in median income, Brent is still a relatively low-paid borough.

There have been a number of changes to welfare and benefits that impact on the lives of people in Brent and in some cases increase the likelihood of financial exclusion. These include Universal Credit, the Benefit Cap and the Bedroom Tax. The council offers a range of services to those at risk of or experiencing financial exclusion.

In an ideal world we wouldn't need to tackle financial exclusion but where people need our advice, help and support we are ready. The strategy forms the cornerstone of this work.

Cllr Eleanor Southwood

¹ CACI data 2018

² Annual Survey of Hours and Earnings, ONS 2015-16

³ ONS Estimates

⁴ DWP benefit claimants – working age client group

Executive Summary

The Tackling Financial Exclusion strategy is developed in recognition of the fact that some people, either by choice or lack of access, find themselves excluded from mainstream financial products and services. It also recognises the importance of helping people to build their financial capability, financial literacy and financial health. Financial services play an important part in people's everyday lives. Most people have bank accounts, into which regular salaries, wages or benefits payments are made, and from which bills are paid. People rely on mortgages to buy a home, savings and pensions to plan for the future and build resilience in case of an unexpected expense. Many people also have insurance policies to safeguard their home, possessions, income in case of illness, injury and death. However, this is not the case for everyone.

Financial inclusion is driven, in large part, by levels of income and there have been some positive signs here in recent years with unemployment falling and full-time employment and wages increasing⁵. However, the most recent data suggest that growth, and wages, are starting to stall again. Furthermore, poverty is increasing, both in and out of work, with those out of work particularly affected by benefit cuts and delays. Severe deprivation still exists in the UK, with more than 1.5 million people experiencing destitution in 2017 and the numbers turning to food banks for emergency help reaching a record high.

The specific indicators of financial inclusion, show some initially positive signs, with the number of people 'unbanked' reaching an all-time low in 2017 at 1.23 million, and the number of people evicted from rented properties falling in 2017. However, there were still as many as 36,000 evictions in 2017 and the number of individual insolvencies actually increased to nearly 100,000. Furthermore, the Money Advice Service estimate that in 2017, about 8 million people were struggling to keep up with bills and credit commitments and just over 4 million had fallen behind with payments in three or more of the last six months. Only 1 million people received debt advice.

Net credit card lending to individuals is now growing at a rate of about 10 per cent per year. This rate of growth is the highest it has been in a decade. Net consumer credit lending (excluding credit cards and student loans) is now growing at a rate of about 9 per cent per year.

Levels of personal borrowing in the UK remain very high. Unsecured credit is still increasing such that almost half of the population were in debt in this way in 2014–16. And while some forms of high cost credit have declined as a result of key policy changes, more than 10 million people had used an unarranged overdraft between 2015–16 and these could cost more than ten times as much as a payday loan.

Given the high levels of credit and debt, it is not surprising to find that, on average, people were saving less of their incomes in 2017 than at any point in the past 20 years though better-off savers were increasing the amounts they had saved. Pension savings, however, have become much more widespread in the last couple of years as a result of a key policy change, automatic enrolment into workplace pensions. This shows the power of policy change though there are concerns about whether people

⁵ Financial Inclusion Briefing Paper 2018 – University of Birmingham

will have enough saved in these pensions to provide for a decent standard of living in retirement.

Poverty has increased since 2010. In 2016/17, 30 per cent of all children and 16 per cent of all pensioners were living in poverty. Furthermore, 1.5 million people, including 365,000 children, were destitute at some point during 2017. This means that they could not afford to buy the bare essentials that we all need to eat, stay warm and dry, and keep clean. Means-tested benefits are failing ever more to help people reach a Minimum Income Standard. People of working age received only one third of what they needed to reach this standard in 2018 and a lone parent with a one year-old received only half of what they needed. According to the National Audit Office (2018), the Department for Work and Pensions paid around 113,000 new Universal Credit claims late in 2017, approximately 25% of all new claims. On average, these were paid four weeks late. The Trussell Trust gave out 1.3 million emergency food parcels to people in 2017/18. The past years have seen a rapid growth in zero hour contracts – there are still nearly 1 million people on such contracts in 2018.

It is against this backdrop that the council has developed the Tackling Financial Exclusion Strategy. This strategy is supported by a delivery plan that details the actions that the council will deliver in partnership. These actions are based on the strategic objectives of:

- Help residents to move from benefits to sustainable employment,
- Help residents overcome high levels of debt and promote responsible borrowing,
- Encourage residents to build their awareness of financial services and make appropriate choices with their finances.

The council's strategy to tackle financial exclusion

The strategy has clear links with the Borough Plan (2019-2023), which sets out the council's ambitions to improve the quality of life and opportunities for all residents. The Borough Plan's vision for Brent is:

To make Brent a borough of culture, empathy, and shared prosperity

In addition to the strategic priorities outlined in the Borough Plan, this strategy also has links with other council strategies, including the Locality Working approach, Employment, Skills and Enterprise Strategy, the Housing Strategy and the council's response to recent welfare reforms and the introduction of Universal Credit.

A key theme of the borough plan is the move towards a more locality-based approach centred on building the capacity and resilience of communities and helping them play an integral part in service delivery. This model also underpins this strategy.

The roll-out of Brent's Community Hub model will play an increasingly key role in ensuring that services to tackle financial exclusion are effectively coordinated and delivered across the borough. By April 2020 there will be a Hub in all five of Brent's localities, each with a service offer that is tailored to local needs and is jointly delivered by council officers and partner organisations.

For Brent Council, tackling financial exclusion and promoting greater financial literacy, capability and inclusion is about more than addressing the symptoms of being excluded. It is about cultivating relationships with a broad range of stakeholders to help people to make informed choices and take advantage of advice. A key element is fostering broader independence and resilience. This strategy aims to help on this journey.

Regional Context

London is a leading global financial centre, but many of its residents are struggling to access quality and affordable financial services. Wages have now started to increase (if slowly and after a long period of decline), however, increased income volatility, the squeeze on benefit payments, along with the increasing cost of living (especially housing), have made it harder for many people to make ends meet.

And as banks have pulled back from providing credit to less profitable individuals and businesses following the financial crisis, more and more Londoners are turning to high-cost credit providers, such as payday lenders, to meet their needs. But relying on high-cost forms of credit (not just for one-off payments but for essential bills) has resulted in unmanageable debt levels rising and more people feeling financially insecure.⁶

The Mayor has committed to tackle financial exclusion, including in his draft Economic Development Strategy and Good Work Standard. A report by the London Assembly called *Short Changed: the financial health of Londoners* (Economy Committee – January 2018) sets out the following key facts. More than a million Londoners are in serious debt with around a quarter (27 per cent) of 18 to 30 year olds in London saying they are in debt all the time. 44 per cent of people in the UK, who are in financial difficulty are between the ages of 18 and 34. A third of all users of high-cost loans are 18-34 year olds.

In addition, the Financial Conduct Authority⁷ in its publication - *The financial lives of consumers across the UK* (Survey 2017) found that the level of satisfaction with overall financial circumstances is particularly low in London. Just 16% of Londoners are highly satisfied with their financial circumstances, compared with the national average of 21%. Financial Lives is the FCA's survey of nearly 13,000 adults and is the largest tracking survey in the UK specifically looking at consumers and their use of financial services.

The report shows a number of differences in how people in different areas of the UK, including London, experience financial services, such as:

- In London, a lower proportion of people use consumer credit products to borrow money compared with the UK average – 40% compared to the UK average of 46%.
- The proportion of adults in London with characteristics of potential vulnerability is lower than the national average - 47% compared to the UK average of 50%.

⁶ Short Changed the financial health of Londoners – GLA January 2018

⁷ The FCA regulate the financial services industry in the UK. Their aim is to protect consumers, ensure healthy competition between financial services providers.

- London has the highest level of over-indebtedness compared to the rest of England. 17% of Londoners are over-indebted compared to 14% across England.
- 4% of Londoners do not have a bank account compared to the UK average of 3%.
- 34% of adults in London have no private pension provision. This is compared to the UK average of 31%.
- The State Pension is the main source of income in retirement for 53% of retirees in London. This is compared to the UK average of 44%.
- A greater proportion of adults rent in London (42%). This is compared to the national average of 29%.
- There is a much greater proportion (23%) of people with a mortgage in London whose mortgage debt is at least four times their household income. This is the highest of all the nations and regions of the UK, with the North East being the lowest with only 4%.
- On average, adults in London owe £3,280 in unsecured debt. This is similar to the UK average of £3,320.

Local Context

Brent is a borough characterised by constant change. It has long been somewhere new communities have settled and succeeded. This is reflected in the fact that it is one of the most culturally diverse boroughs in the UK. People from black, Asian and minority ethnic backgrounds make up 64 per cent of the total population. The median household income in Brent is £35,000⁸. Brent is a comparatively low wage economy with 32% of all jobs in Brent being classified as low-paid.⁹ One in three children grow up in poverty and in some of the most deprived wards, this rises to one in two.¹⁰ 10% of the population claim benefits compared with 9.3% regionally and 11% nationally.¹¹ Employment and income, that is how much is coming into the household, is by far the single greatest indicator of financial inclusion or exclusion. For the period July 2017 to June 2018, 76.5% of the population in Brent were economically active compared to 78.3% in London.¹² 23.5% were classified as economically inactive in Brent compared to 21.7% in London. There are 11,800 workless households in Brent. The gross weekly pay for full time employees is £575.50 compared to London at £670.80. Despite consistent rises in median income, Brent is still a relatively low-paid borough.

⁸ CACI data 2018

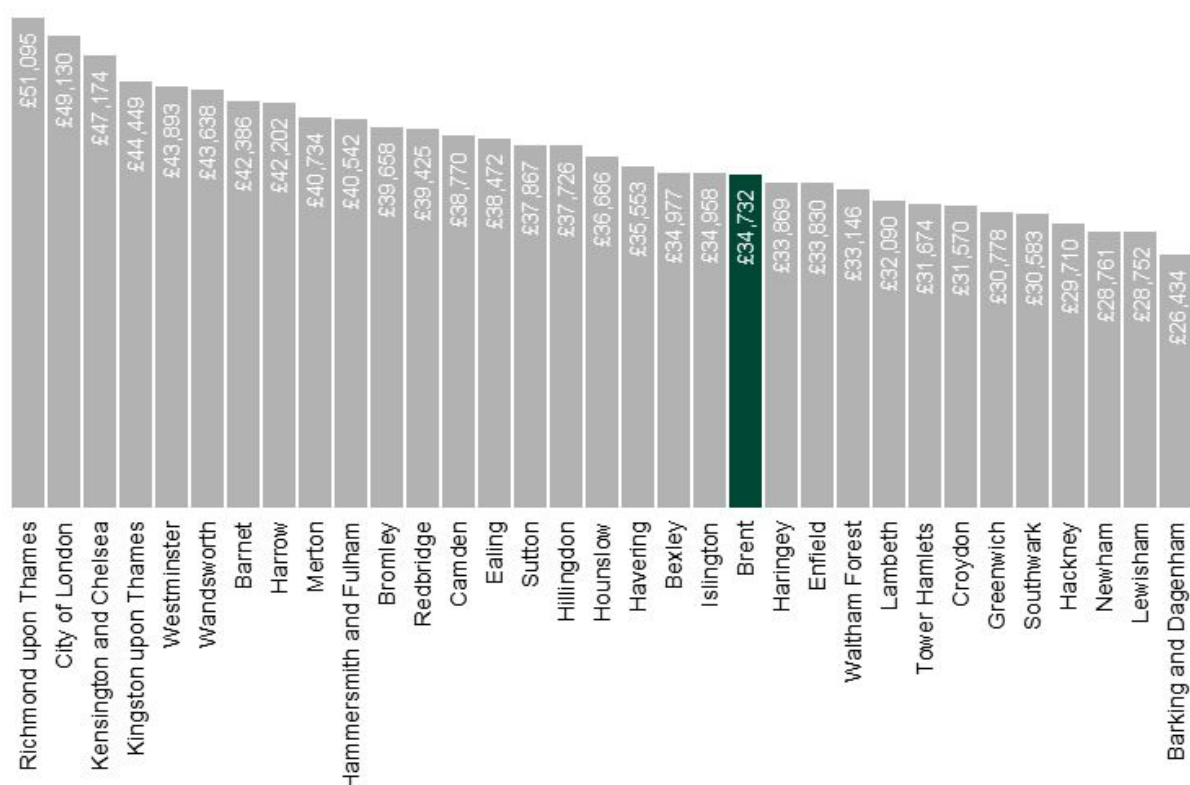
⁹ Annual Survey of Hours and Earnings, ONS 2015-16

¹⁰ ONS Estimates

¹¹ DWP benefit claimants – working age client group

¹² Labour Market Profile - Brent

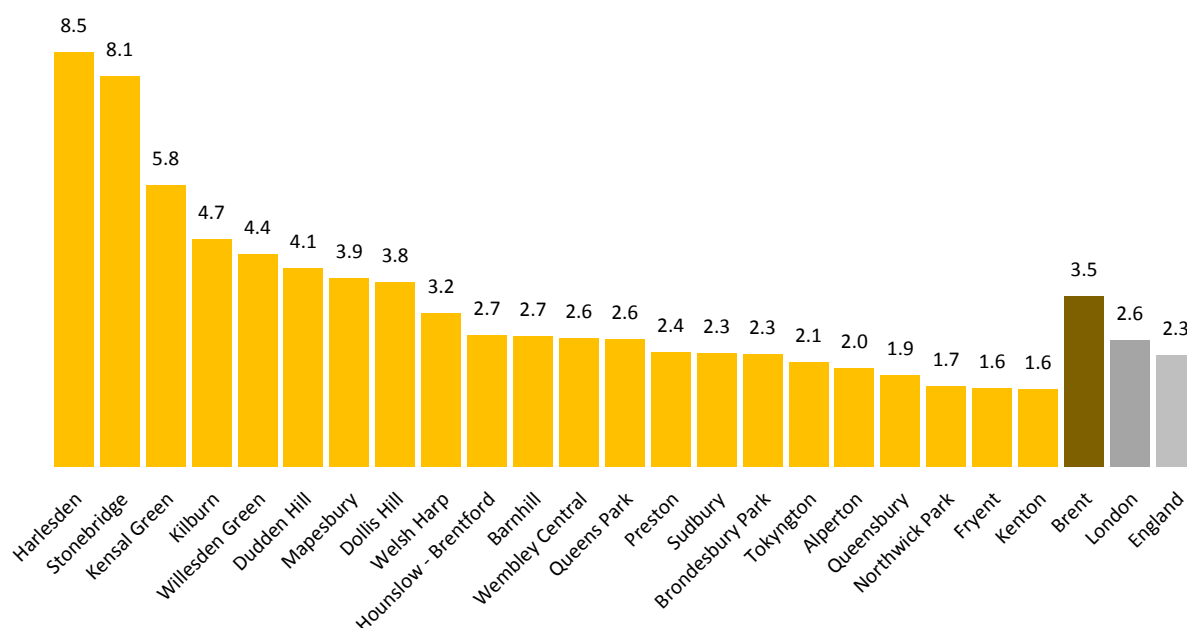
Median Income by London Borough (CACI Paycheck data)



At ward level, the number of people claiming Job Seekers Allowance in Stonebridge (8.1%) and Harlesden (8.5%) is nearly three and four times as high as the national average, whereas in some of Brent's more affluent wards, the rate is well below the national average¹³. These figures illustrate just how mixed employment outcomes in Brent can be and points to some neighbourhoods and wards having pockets of entrenched, long-term unemployment and other indicators of deprivation.

¹³ DWP/GLA Intelligence Unit calculations

Rate of Jobseekers Allowance (JSA) Claimants



The borough's population is growing with about 335,800 residents today and projected to increase to almost 350,000 by 2023 and over 375,000 by 2030. Our residents are living longer too – the number of residents aged 65 and over will increase by 15% over the lifetime of this strategy and by 41% by 2030. The council's resources are also changing with significant savings having to be made.

The recent annual Residents Attitude Survey (RAS) showed that 66% of respondents say that overall the council does a good job with 59% proud to live in Brent. Some 76% are satisfied with the local area.

How people in Brent are feeling about their finances

As part of Brent's annual Residents' Attitude Survey (RAS), from May to June 2018, we asked residents about their own outlook on household finances and the economy. In response to the question "How did the financial situation of your household change over the last 12 months?" 20% said better, 10% said worse. In response to the question "How do you think the financial situation of your household will change over the next 12 months?" 26% said better, 11% said worse. The chart below (Figure 7) shows resident responses to household finances over the past and next 12 months.

The 2018 RAS results compare favourably to the 2014 results – in 2014, 24% of respondents said their household financial position got worse over the next 12 months and 22% said it would get better over the next 12 months.

Figure 3: Brent Resident Attitude Survey: Household finances in the next 12 months

	Did change in the last 12 months	Will change in the next 12 months
	base 2,113	base 2,113
Got a lot better	3%	6%
Got a little better	17%	20%
Stayed about the same	65%	51%
Got a little worse	7%	8%
Got a lot worse	3%	3%
Don't know	6%	13%
Summary: Got better	20%	26%
Summary: Got worse	10%	11%

Although the combined figures for the next 12 months looks to be brighter for more Brent residents, 51% are predicting things to remain the same, whilst 13% “Don’t know” if their finances will improve or not.

Changes to welfare and benefits and the impact in Brent

There have been a number of changes to welfare and benefits that impact on the lives of people in Brent and in some cases increase the likelihood of financial exclusion.

Benefit cap

The Welfare Reform and Work Bill made provisions for a benefit cap of £442 per week for a couple and £196 per week for a single person with no children placing increased pressure on already struggling individuals and families.

The additional cap has impacted acutely on London boroughs as the cost of living - especially housing costs - are so much higher than in other parts of the country. Currently, there are nearly 1,200 capped households in Brent, with a broadly 50/50 split between families and single person households, the latter having become more prevalent since the reduction in the cap in December 2016.

Under-occupancy penalty – “Bedroom Tax”

The under-occupancy penalty or “bedroom tax” introduces a new set of criteria to benefits claimants living in social accommodation. In effect, the total household composite is now being looked at for the purposes of establishing whether a household is under-occupying their property. If a family is deemed to be under-occupying their property, a family must move to a smaller property or face a reduction in Housing

Benefit of 14% for one additional (spare) room and 25% for two or more additional (spare) bedrooms. In Brent, the number of households who are deemed to be under-occupying is approximately 1,600.

Universal Credit

Universal Credit (UC) is the government's new benefit which replaces six means-tested "legacy" benefits, and is currently being rolled out nationwide. The following benefits will be replaced by the single UC payment:

- Income Support;
- Income Based Job Seekers Allowance;
- Income Related Employment and Support Allowance;
- Housing Benefit; and
- Child and Working Tax Credits

Crucially, UC is paid as a single monthly payment one month in arrears and will include housing costs, making a transactional bank account a pre-requisite of claiming UC. As with the benefit cap and under-occupancy penalty, the aim of the reform is to simulate a household in employment with income paid into one account, which must then be allocated to cover all bills payable, including rent and council tax.

At a local level, UC last roll-out cohort for new claims and certain changes in circumstance was in November and December 2018 (Harlesden – 21 November, Willesden – 5 December). Full migration of existing caseload will take place 2020-2024. 25,160 are likely to transfer to UC at full roll-out. The full rollout of UC means that financial inclusion is going to be critical to these communities. UC recipients are required to have a transactional bank account and some will need to learn or improve upon existing money management and budgeting skills (as UC is paid on a monthly basis, and in arrears). New claims processing and management will move on-line, increasing the importance of basic digital and ICT skills.

The Department for Work and Pensions (DWP), has identified digital access, personal budgeting support and housing as the three main risks to the safe delivery of UC, and Citizens Advice Bureau's (CAB) research showed that 92% of all CAB service users would likely need support in one or more areas of monthly payments, budgeting, banking, staying informed and using online facilities. This is further compounded by the fact that most tenants receiving Housing Benefit (HB) will not be used to paying their landlord directly, as will be expected with the full roll-out of UC.

Concerns have been raised about the design and scale of UC and that it may present particular challenges in relation to budgeting, more arrears/evictions, the assumption that people have access to IT and claimants' knowledge or ability to maintain the process on-line.

Brent currently has more than 25,160 working age Housing Benefit claimants (excluding those in Temporary Accommodation, who will continue to claim HB rather than UC for their housing costs), which is in the top tier for local authority areas that

includes the London Borough of Tower Hamlets and cities of Birmingham and Edinburgh. All will transfer to UC, as will approximately 10,000 additional claimants of DWP / HMRC legacy benefits who are not on HB as they have no rent liability.

Moreover, the majority of tenants receiving Housing Benefit, regardless of landlord or tenure type, have their benefits paid direct to their landlord. With UC, the single monthly payment will be paid direct to the main household claimant, which will include a specified amount (determined centrally by the DWP) for housing costs. ¹⁴Therefore, it will be essential to work with partners to ensure that all residents are capable of budgeting and paying their rent on time.

The table below gives an indication of the total number in receipt of full or partial benefits during the period January 2018 – February 2019. Of this number it is anticipated that some 25,160 claimants are likely to transfer to UC at full roll-out. In addition to the 25,160 Housing Benefit claimants, it is anticipated that approximately 10,000 Jobseekers Allowance claimants will also transfer onto UC who are not in receipt of housing benefit because they have no rent liability. The remainder are of pensionable age or in temporary accommodation (payment for which is now made to landlords) and therefore not impacted by UC.

Description	January 2018 Caseload		September 2018 Caseload		February 2019 Caseload	
	Number	% of caseload	Number	% of caseload	Number	% of caseload
Single People	17140	49.31%	15736	44.90%	11812	35.84%
Couples	2151	6.19%	3378	9.64%	2299	6.98%
Single Parents	8239	23.70%	8415	24.01%	8266	25.08%
Two Parent Families	7229	20.80%	7516	21.45%	10581	32.10%
Total	34759	100%	35045	100%	32958	100%

The table below gives the nature of tenure. Again, this includes pensioners and others not impacted by UC.

¹⁴ Although this will be the normal approach with UC, exceptions will apply to allow payments to be made directly to landlords.

Tenure type	January 2018 Caseload		September 2018 Caseload		February 2019 Caseload	
	Number	% of caseload	Number	% of caseload	Number	% of caseload
Council Tenant	4752	13.67%	4708	13.43%	4519	13.71%
Housing Association	11813	33.99%	11739	33.50%	11096	33.67%
Private Tenant	16486	47.43%	16884	48.18%	15783	47.89%
Temporary Accommodation (TA)	1708	4.91%	1714	4.89%	1560	4.73%
Total	34759	100%	35045	100%	32958	100%

Financial Inclusion Services in Brent

A range of services are being delivered across the borough to tackle financial exclusion. Many provide debt and money management advice, welfare reform and benefit assistance, skills for employment and life, and into-work support.

The table below summarises the types of financial inclusion services offered in the borough.

Service Provided	Summary of service provided
Crisis Payment & Discretionary Housing Payment	Provides short term monetary assistance through government, local authority or other avenues & short term financial assistance to address housing need
Debt consolidation	Organisation takes steps on behalf of the customer to advocate and support debt consolidation end to end.
Debt/money management	Advises or signposts the customer to other organisations that can help the customer to make good money handling decisions – including helping customers to make and implement good money management decisions like budgeting; opening an account; applying for loans etc.

Employment Opportunities	Provides or advertises details for physical placement in a place of work – including apprenticeships, internships, work experience and other job related placements
ICT Training & Digital Inclusion	Provides any online training aimed at raising customer's knowledge and ability to manage their affairs online – this includes training courses
Into Work Support	These organisations place customers into a place of work – they deliver training on interview skills, CV writing skills and applications.

Council delivered services focus mostly on:

- Debt & money management
- Skills for life
- Skills for employment
- Welfare reform and benefit assistance
- ICT Training & digital inclusion
- Into work support, and
- Employment opportunities.

Financial inclusion activities are currently delivered by the following teams within the council and, through the Community Hub model, in partnership with local groups and organisations. This is in addition to trading standards, housing enforcement, and homelessness/housing options linked to the Homelessness Reduction Act. The hub model and locality working are fundamental to this strategy.

The Living Room - based on St Raphael's estate in Brent, works to help residents develop the skills and confidence needed to get into work. The Living Room offers support from a range of partners in one service, including:

- employment, enterprise and skills information, advice and guidance
- training to develop skills for employment or enterprise
- access to jobs, apprenticeships, training, work experience, and volunteering opportunities
- money advice; such as debt management and budgeting
- housing management advice; such as repairs
- health and wellbeing advice
- childcare advice.

Over the life of this strategy The Living Room will become more closely aligned with Brent's wider Community Hub model.

Harlesden Community Hub – developed in one of Brent's most deprived wards in response to community generated insights and a range of financial exclusion indicators, this is the first new hub to be established in Brent's Community Hub model. It brings local partners together in one place to provide holistic support alongside key council services. The hub model recognises the

important role of local community and voluntary organisations in ensuring people can access information and advice and the support they need to help themselves. The core service offer includes:

- **Benefits** – housing benefits and council tax support, overpayment of benefits, change in circumstances, enquiries about JSA, ESA, Universal Credit processes, financial inclusion advice relating to benefits
- **Housing and homelessness** – rent arrears, facing eviction, repairs (relating to housing management), problems with landlords, moving home, sheltered accommodation enquires
- **Money** – debt, rent arrears
- **Employment** – support with setting up an email account, job search, CV writing, job applications, apprenticeships, course referrals, volunteering
- **General support / form filling** – support with reading letters and completing forms (e.g. medical appointments, MyAccount and digital support, universal credit, oyster card, freedom pass, driving license, blue badge forms, registering to vote and passport forms)

In the lead up to April 2020, building on the successes and insights developed from the Harlesden Community Hub, and responding to the ward-level disparity outlined throughout this Strategy, four new hubs will be introduced across Brent. Beginning with the Kilburn Hub in Spring 2019, a new hub will be launched approximately every six months – with Willesden, Ealing Road and finally Kingsbury hubs being developed in partnership with local groups and organisations to deliver a bespoke local service offer. The Community Hubs and our new Family Hubs are aligned with a localities approach. Both Hub models aim to build on and connect with local community assets (including organisations and groups), helping their clients to access the right services and support for them.

Services will be based on a locality approach. This aims to address complex issues that exist at a local level through tailoring approaches to meet local needs and working with communities to make them more engaged, connected and resilient. The key shift in this approach is a move from focusing on single services to address specific issues (which often results in complex systems which are challenging to navigate) to a more joined-up approach to services based around a location.

During the expansion of the Community Hub model, the housing management financial inclusion service and a number of other council financial inclusion services will become embedded within the new hubs.

Brent Start – Skills for Life, Skills for Employment, Debt/Money Management and ICT Training & Digital Inclusion are provided at the Stonebridge Learning Centre, libraries in Harlesden and Willesden, along with various schools, children centers and community centers borough wide. The service upskills around 2,500 residents a year. This is funded by grants and fees paid by learners and so is provided at no cost to the council. The Brent Start digital offer includes short course on online job search and online safety.

Care Leavers Team - Brent Start courses, Brent Works job and apprenticeship opportunities, Debt/Money Management, and ICT Training & Digital Inclusion are provided as part of a wider function.

Housing Benefits – Tenancy Sustainment, Crisis Payments (including administering DHP), referrals to Brent Start or Brent Works, Skills for Employment and Welfare Reform and Benefits Assistance.

Housing Needs - Debt/Money Management, Crisis Payments, Skills for Employment, and Welfare Reform and Benefits Assistance are provided.

Housing Management – a financial inclusion offer is being developed for Brent Housing Management residents. The offer will include tenancy sustainment, debt/money management, welfare reform and benefit assistance.

Tenancy Sustainment Panel – the panel sits each month with a focus on tackling evictions and making referrals to the financial inclusion team as appropriate.

Brent Works –The team provide employment and apprenticeship opportunities and in-work support at the Civic Centre. Brent Works is also working with the council to support them in recruiting their apprentices.

The Work and Health Programme commissioned by the West London Alliance (WLA) local authority partnership is designed to support hard to reach groups into employment. Aims to support over 13000 clients in West London over the next 5 years. Support provided through IAG, voluntary work, training and upskilling leading to sustainable employment.

Welfare Reform Partners' Network - Brent Customer Services chairs a bi-monthly welfare reform meeting for voluntary sector and Registered Social Landlords partners, which shares information regarding forthcoming changes and impacts of welfare reform, ensuring strong links and joined-up working between the local authority and its partners in mitigating the impacts on mutual clients.

Welfare Reform Heads of Service liaison the Head of Customer Service Operations chairs a monthly liaison meeting with service heads from Housing Needs, Housing Management, Employment & Skills, Adult Social Care and Children & Families in order to ensure a joined up response to welfare reform implementation and mitigation

In addition, engagement has been undertaken with Credit Unions to explore their service offer for the residents and employees of Brent.

The activities are supplemented by voluntary sector organisations funded as part of the council's local advice and guidance service contract. This contract sits with Citizens Advice Brent (CAB), whose function is to coordinate delivery through a

consortium of organisations providing both generalist and specialist advice. Over a 3-month period (Oct 2018 –Jan 2019) the CAB saw 1,788 new cases relating to debt and money issues. The CAB has seen a significant shift to non-priority debt such as fuel arrears, rent arrears, overpayments in CT and HB. In the past non-priority debt such as credit cards was more prevalent. The Brent Advice Partnership provides the overall framework and is underpinned by online advice and information provided via the digital gateway Brent Advice Matters (BAM), while Brent Community Advice Network (BCAN) provides specialist localised advice to meet priority need. BCAN member organisations are able to access funding up to a maximum of £20k through the Brent Advice Fund (BAF). The BAF is locally administered by CVS Brent.

The **Brent Advice Matters (BAM)** initiative encourages residents to get help through an easy to navigate self-help website. The network consists of 5 Brent advice agencies providing online information, support and guidance.

Future Activity

From the research undertaken and discussions with key stakeholders, the following three strategic objectives have been identified to take forward the council's work in tackling financial exclusion.

- Help people to move from benefits to sustainable employment
- Help people overcome high levels of debt and promote responsible borrowing
- Encourage people to build their awareness of financial services and make appropriate choices with their finances

The delivery plan (appendix 2) details the actions that will be taken to deliver on these objectives. Details of Credit Unions operating in the borough are set out in appendix 3.

