‘Tackling the Impact on People’s Financial Well-being in Nottingham of COVID-19’

18 September 2020

CONFERENCE REPORT

Nottingham Financial Resilience Partnership

SECTION 1

What we know about the impacts of COVID so far, on financial well-being

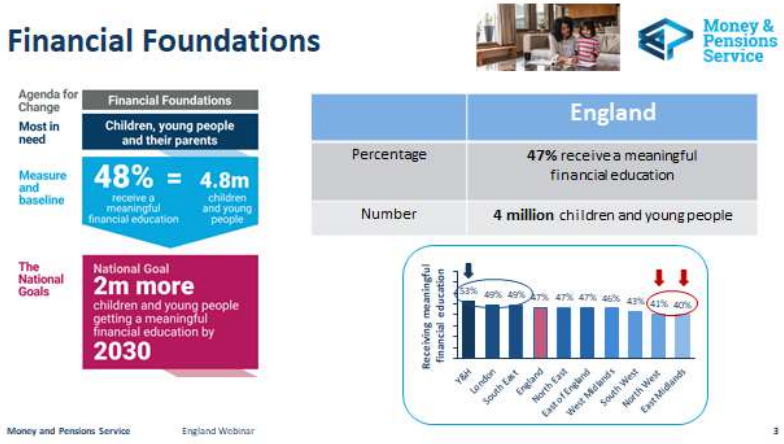
National/ Regional insights - Dawn Cummins, Regional Manager, Money and Pensions Service



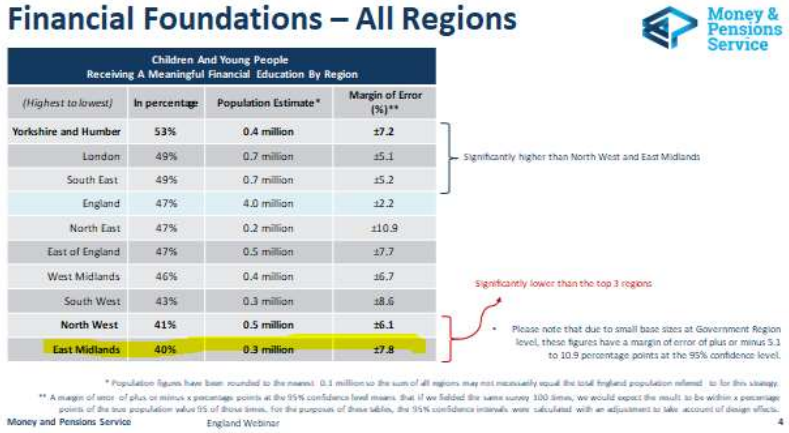
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National/ Regional insights - Dawn Cummins, Regional Manager, Money and Pensions Service

Need for saving

Money & Pensions Service

Unexpected bill received by **71%** of adults in a year

Method of payment	Total	Struggling	Squeezed	Cushioned
Use own money without cutting back	63%	32%	35%	52%
Dip into savings	22%	14%	26%	21%
Use own money but need to cut back	13%	13%	14%	10%
Use credit	6%	5%	7%	6%
Borrow from friends or family	6%	9%	6%	3%
Could not pay	5%	14%	5%	3%
Don't know	6%	7%	6%	3%

"If a family has £1,000 in accessible savings, it reduces their chances of being in debt by 44%" StepChange

"Each year 4-6 million working-age people experience a life event likely to cause an income shock" Financial Resilience Taskforce

35% **24%**

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Building a savings buffer

Money & Pensions Service

- Amongst working-age Struggling and Squeezed

11.1 million (43%) not saving regularly

- Focus on **frequency**, rather than amount
  - Create a habit (6 months)
  - Activity less susceptible to economic changes than amount
  - What is the 'right' amount?
  - Will differ between people

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Nation of Savers



Money & Pensions Service

Agenda for Change

Most in need

Nation of Savers

Working-age 'struggling' and 'squeezed' people

57% save regularly = **14.7m** adults

Measure and baseline

The National Goals

National Goal

2m more working-age 'struggling' and 'squeezed' people saving regularly by **2030**

	England
Percentage	**58%** save regularly
Number	**12.8 million** adults



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Nation of Savers – All Regions

Money & Pensions Service

Those Who Save Regularly among the Working age, Struggling and Squeezed Population By Region			
(Highest to lowest)	In percentage	Estimated population*	Margin of Error (%)**
London	**65%**	**2.3 million**	**±8.3**
East of England	61%	1.4 million	±10.9
South East	61%	1.9 million	±9.6
North East	60%	0.5 million	±15.3
North West	60%	1.9 million	±10.0
England	58%	12.8 million	±3.2
South West	58%	1.5 million	±10.7
East Midlands	**51%**	**0.9 million**	**±11.8**
West Midlands	49%	1.3 million	±11.2
Yorkshire and Humber	**46%**	**1.1 million**	**±10.5**

- Regions in bold differ significantly from the England average.
- Please note that due to small base sizes at Government Region level, these figures have a margin of error of plus or minus 8.3 to 15.3 percentage points at the 95% confidence level.

* Population figures have been rounded to the nearest 0.1 million so the sum of all regions may not necessarily equal the total England population referred to for this strategy.

** A margin of error of plus or minus x percentage points at the 95% confidence level means that if we fielded the same survey 100 times, we would expect the result to be within x percentage points of the true population value 95 of those times. For the purposes of these tables, the 95% confidence intervals were calculated with an adjustment to take account of design effects.

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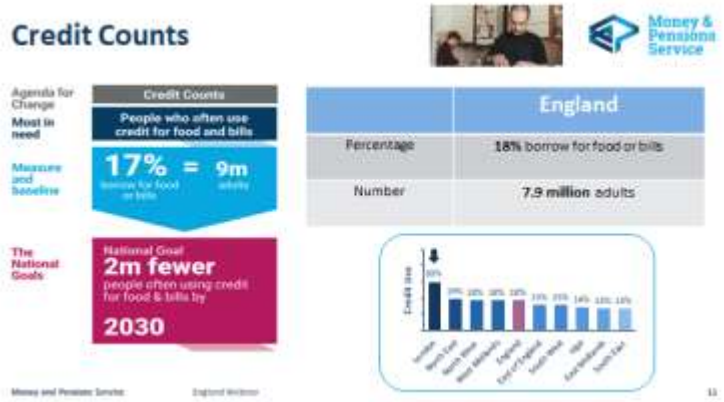
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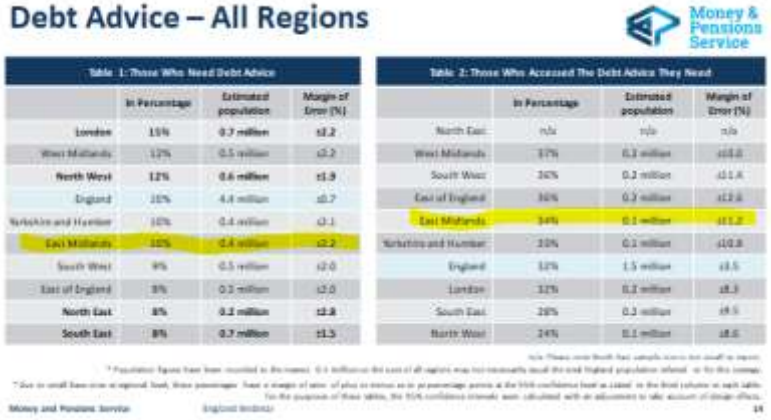


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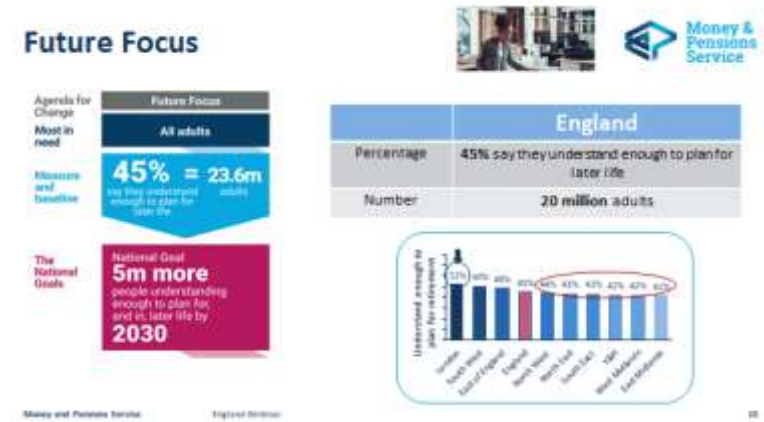
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The impact of COVID

Money & Pensions Service

According to the ONS using data from 23 July 2019

The Full impacts of CV-19 are yet to come

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The impact of COVID

Money & Pensions Service

Data sources

ONS, Coronavirus and the social impacts on Great Britain, 7th May 2020.
ONS, Personal and economic well-being in Great Britain, 4th May 2020.
BVA BDRC, Tracking Consumer Sentiment on the Impact of COVID-19, 24th April 2020.
Standard Life Foundation and YouGov, Financial Wellbeing Tracker, 30th April 2020.
ONS, Personal and economic well-being in Great Britain: May 2020, 8th May 2020
Ipsos MORI and KCL, Life under lockdown, 22nd April 2020.
ONS, Furloughing of workers across UK businesses: 23 March 2020 to 5 April 2020, 23rd April 2020.
Ipsos MORI, Britain's view of COVID-19 as 'high threat' to their business jumps 19 points in a week, 26th March 2020.
University of Oxford; University of Cambridge; University of Zurich, Research paper: Inequality in the Impact of the Coronavirus Shock: New Survey Evidence for the UK, 1st April 2020.
Resolution Foundation, Spotlight - The economic effects of coronavirus, 17 April 2020
Bank of England, Monetary Policy Report May 2020, 7 May 2020
Citizens Advice/Opinium, Millions face financial cliff edge when protections end, 1st May 2020.
Building Societies Association, Lenders grant 1.6 million payment holidays to mortgage holders, 28th April 2020

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The impact of COVID – A snapshot in time

Money & Pensions Service

Concern over financial wellbeing and personal finances is high and those impacted financially also have lower general wellbeing.

Those impacted financially are struggling with redundancies, reduced working hours and pay, being furloughed, and concerns over job security

About a fifth of adults are struggling to pay the bills (including essential ones). Larger proportions are worried about what might happen.

A lot of people are worried about what will happen to their finances in the longer-term and this is impacting big spending decisions.

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Impacts on UK Strategy Agendas for Change and themes

Money & Pensions Service

Nation of Savers: Impacts on saving behaviour

Adults are increasingly since March needing to use savings to cover living costs

Across all households the saving ratio is likely to increase due to decreased spending during lockdown and there are indications the crisis is affecting savings mindsets

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National/ Regional insights - Dawn Cummins, Regional Manager, Money and Pensions Service

Impacts on UK Strategy Agendas for Change and themes

Credit Counts: Impacts on credit use

Some households are using overdrafts, spending more on credit cards, and taking out loans

The number of people borrowing money or using credit is slowly declining, as is the number of people struggling to pay their bills (e.g. food and energy).

While some are struggling to make credit card repayments and missing payments on household bills, there is a segment of the population (11%/ 3.1 million households) that this is more likely to apply to.

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Impacts on UK Strategy Agendas for Change and themes

Credit Counts: Impacts on credit use

Few have reached out to creditors to reach an agreement, but the majority that did were successful.

Some households are using overdrafts, spending more on credit cards, and taking out loans x Ipsos MORI polling36 (17th-20th April) showed as a result of coronavirus:

- 16% had accessed and 21% are considering accessing money from savings;
- 12% had used overdraft and 11% were considering doing this;
- 11% had spent more money than usual on a credit card, and nine per cent were considering it;

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Impacts on UK Strategy Agendas for Change and themes

Better Debt Advice: Impacts on debt

After a fall in demand in the first two months of the crisis, the Money Advice Trust has reported that demand for advice is beginning to rise again.

Demand remained broadly consistent throughout April and May, but they have seen an increase in calls and webchats since the beginning of June

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Impacts on UK Strategy Agendas for Change and themes

Future Focus: Impacts on pensions and retirement planning

The crisis has hit pension values

- those in retirement may be most likely to see immediate reduction in income
- those approaching retirement are somewhat protected as their pensions are less likely to be invested in equities

ONS data (17th-27th April 2020), indicate 13% of people reported their pension value had been affected by economic instability

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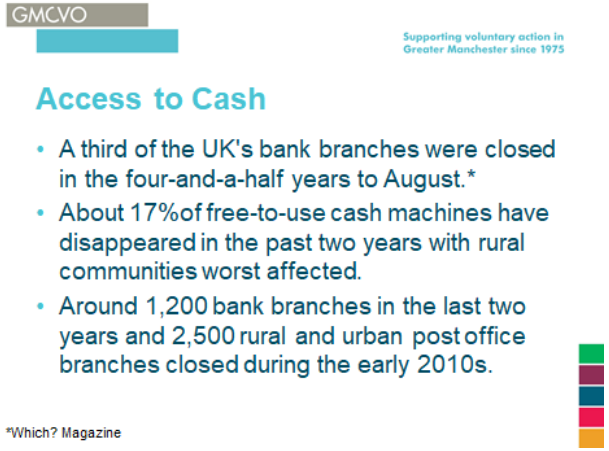
Access to Cash and Cash payments – Kirsty Bagnall, GMCVO



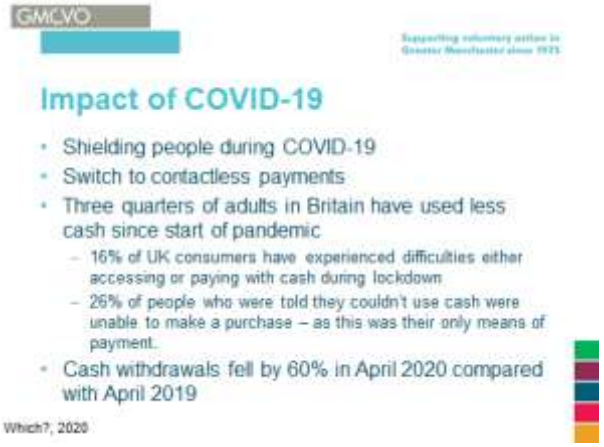
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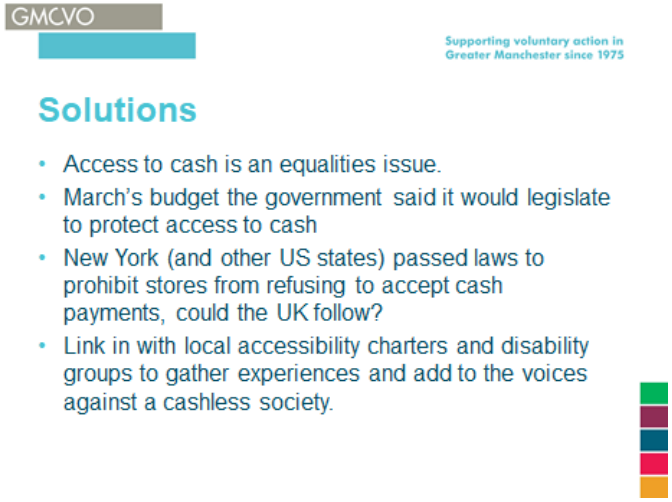


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Access to Cash and Cash payments – Kirsty Bagnall, GMCVO



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NB Please also read the original policy briefing on this topic:

https://ambitionforageing.org.uk/alternatives-cash-during-covid-19

Impacts of COVID on Financial Well-being in Nottingham - Emma Bates, NFRP

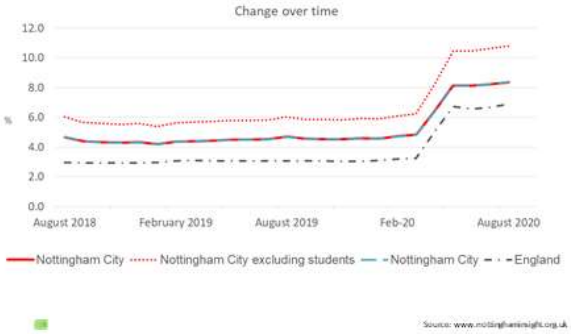
Tackling the Impact on People's Financial Well-being in Nottingham, of COVID-19

Friday 18 September 2020
Nottingham Financial Resilience Partnership

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Unemployment Data – Nottingham

(up till August 20)



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Unemployment data - Nottingham

- Estimated unemployment figures for August 2020 show increase of 585 people claiming unemployment benefits between May and August, giving a total of 19,334 (8.3%).
- Total of fifteen wards saw increases in unemployment between May and July 2020.
- In August, Aspley ward had the *highest* claimant rate - 13.0% followed by Bulwell ward - 12.6%, (though Bulwell had a slight fall between May and August).
- Largest *increase* since May, was in Hyson Green and Arboretum ward - an increase of 155 claimants

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Unemployment data - Nottingham

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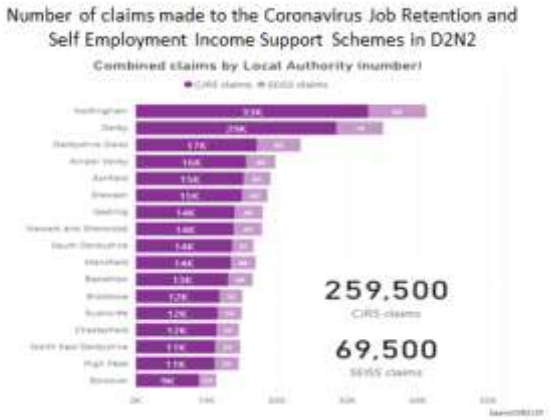
Impacts of COVID on Financial Well-being in Nottingham - Emma Bates, NFRP

Unemployment by age group

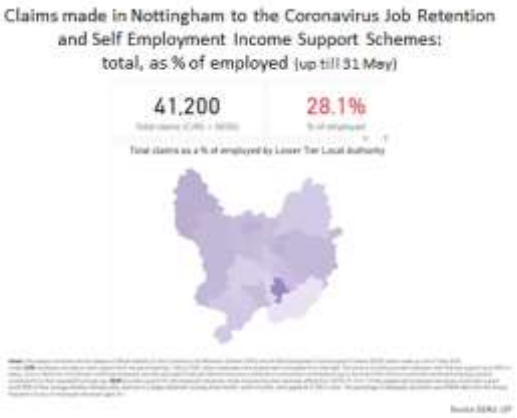
		16-64	16-24	25-49	50-64
Nottingham City	**Number**	**19,334**	**3,682**	**11,693**	**3,958**
	Rate	**8.4**	**5.1**	**10.5**	**8.4**
Nottingham City	Number	19,334	3,682	11,693	3,958
	Rate	8.4	5.1	10.5	8.4
Greater Nottingham	Rate	6.7	5.5	7.8	5.6
East Midlands	Rate	6.1	6.4	6.8	4.7
England	Rate	6.9	7.3	7.6	5.5

Source: Nottingham Insight Library

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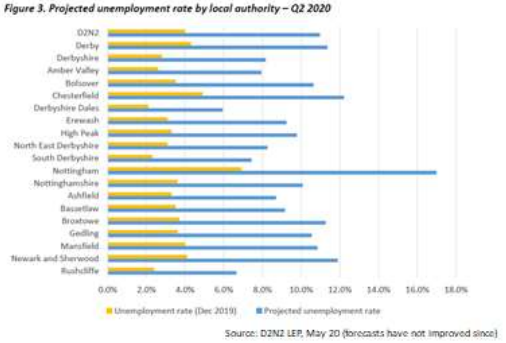


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Projected unemployment rates



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Impacts of COVID on Financial Well-being in Nottingham - Emma Bates, NFRP

Rent arrears during lockdown

Nottingham City Homes:

- Rent arrears at end of March - £3,085,186
- Rent arrears at end of July, up - £3,282,352
- Further rise anticipated from August
- New UC claims – **pre-**March, approx 40-50 per week
- Rose to **150 per week** at height of the COVID restrictions
- Number of NCH tenants on UC rose from 4,841 in March to 5,896 as of end August

Source: Nottingham City Homes

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Council Tax debt

- Collected 41.1% of the total by end of August, compared to 42.5% at same point in previous years.

Suggest possible small impact, though too early to tell. Picture will be clearer in coming months, as furlough schemes wind down.

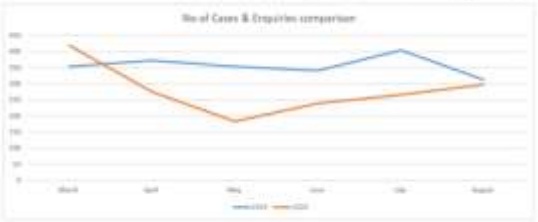
Source: Nottingham City Council

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Debt and Benefits

Welfare Rights Service, NCC – overall demand comparison

Month	2019	2020
March	353	415
April	375	374
May	363	180
June	341	239
July	404	366
August	313	356



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Debt and Benefits

Welfare Rights, NCC: 1st March – 27 August comparisons

2019		2020	
Welfare Benefits	1628	Welfare Benefits	1306
Debt	489	Debt	359
Housing & other	20	Housing & other	14
TOTAL	2137	TOTAL	1679

Source: WR, NCC

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Impacts of COVID on Financial Well-being in Nottingham - Emma Bates, NFRP

WR: likely reasons for dip in benefits demand :

- Reduction in amount of new PIP claims + change of circumstances request
- Initial suspension of renewals and reassessments for PIP, ESA, AA and DLA and extensions for 6 months to existing awards, up to 20 June.
- Suspension of the transfer from DLA to PIP for existing claimants.
- Suspension of conditionality for UC from 30th March up to the 1st July.
- Suspension for a temporary period in deductions from benefits.
- Suspension of face to face medical assessments for work capability assessments from March – May.
- Delays in decision making processes as many DWP staff were redeployed to cope with the spike in UC claims
- Suspension of Minimum income floor for Universal credits.

Source: Welfare Rights, NCC

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WR: likely reasons possible for dip in debt demand

- Suspension of bailiff activity up until the 23rd August.
- FCA measures to allow temporary payment freeze on loans and credit cards for up to three months and zero interest on up to £500 of arranged personal overdrafts and also extending these until 31st October.
- FCA measures to extend mortgage holidays for three months and continuation of the ban on lender repossessions until 31 October 2020.
- Possession action for rented property being stayed and a ban on evictions until the 20th September.

Source: Welfare Rights, NCC

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Debt and Benefits – Advice Nottingham services

Similar trends to WR, also:

- Decrease in debt demand over lockdown.
- *Now* beginning to see the demand for debt advice increase.
- Most people primarily desperate to get enough to live on.
- Seeing a different type of client to usual. People whose work/ business has been interrupted or ended, and often never been involved with advice or the benefits system before.
- A lot of people shocked by the frugality of benefits, needing support in understanding how to cope.

Source: Advice Nottingham

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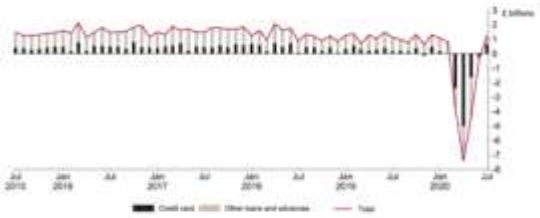
Debt - general

- Also note, many have not engaged during lockdown and some 'winners' during the period actually paid down debt
- Demand expected to increase very dramatically over next few months.

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Impacts of COVID on Financial Well-being in Nottingham - Emma Bates, NFRP

UK Consumer Credit (seasonally adjusted)



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Nottingham Credit Union

Since lockdown:

- 35% increase in number of loans that missed one or more repayment
- 60% increase in number of loans with short term forbearance agreed and freezing of interest
- 8% of all NCU loans have been impacted
- New lending April – June: 70% lower than expected/ for same period in 2019
- New lending July - August, 25% below 2019 levels.

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Nottingham Credit Union

Since lockdown:

- Members savings balances increased by 25%
- Those not impacted, with good credit history, have delayed on spending (holidays/new cars/home improvements)
- People directly impacted with existing debt problem, are applying for loans to cover living costs.
- Reduced Credit Union income

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Food bank usage during lockdown

Hope food bank data:

	Adults	Children	Total
March	448	509	957
April	1096	697	1793
May	1069	724	1793
June	909	448	1357
July	917	487	1374

Approx figures for city wards. Does not include food provided to schools. Marked drop off in August. NB *From early September, are seeing an increase in food bank need due to new redundancies, and more cases of first-time food-bank users.

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Impacts of COVID on Financial Well-being in Nottingham - Emma Bates, NFRP

Food bank usage during lockdown

Clifton NG11 food bank data - showing change in trend

Foodbank Data Since 23 March 2020 (lockdown) to mid July

	Vouchers Fulfilled	Total People	Adults	Children
23 March - 11 July 2020	312	838	496	342
23 March - 13 July 2019	155	458	248	210
YoY increase	157	380	248	132
YoY increase %	101%	83%	100%	63%

Mid Jul to end of August

	Vouchers Fulfilled	Total People	Adults	Children
11 July - 28 Aug 2020	74	232	117	115
13 Jul - 28 Aug 2019	71	173	103	70
YoY increase	3	59	14	45
YoY increase %	4%	34%	14%	64%

At peak, up to mid July, there was an 83% increase. After mid July, there was a slow down with only a 34% increase from mid July to mid August.
Overall, from lockdown to mid August it was 70% (last block of data)

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Food bank usage during lockdown

Clifton NG11 food bank data - total

Foodbank Data Since 23 March 2020 (lockdown) to end August

	Vouchers Fulfilled	Total People	Adults	Children
23 March - 28 Aug 2020	386	1070	613	457
23 March - 28 Aug 2019	226	631	351	280
YoY increase	160	439	262	177
YoY increase %	71%	70%	75%	63%

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Food bank usage during lockdown

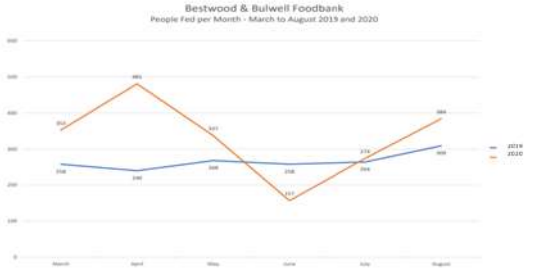
Bestwood & Bulwell food bank data

People Fed	March	April	May	June	July	August	Average	TOTAL
2019	258	240	268	258	264	309	266	1597
2020	353	481	337	157	274	384	331	1986
						Increase	124%	124%

	2019				2020			
	Referrals	Adults approx	Children approx	People fed	Referrals	Adults	Children	People fed
March	102	133	125	258	145	192	168	353
April	107	150	108	240	184	271	210	481
May	112	155	113	268	123	185	152	337
June	102	147	111	258	71	109	58	157
July	107	155	117	264	89	121	152	274
Aug	113	174	135	309	126	173	211	384
			Average	266			Average	331
			Total	1597			Total	1986
							Increase	124%

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Food bank usage during lockdown



-Big swings, from busiest month ever (April) to one of the quietest (June). Assumed due to external factors .eg. other projects, increase in benefit payments etc.
-Figures do not show the increase in families and children fed compared to 2019 - from 33% to 53% of total (rest being single and couples only)

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Impacts of COVID on Financial Well-being in Nottingham - Emma Bates, NFRP

Food bank usage during lockdown

St Ann's food bank (only feeds those with no income)

	Parcels	People fed
March	79	201
April	422	833
May	226	525
June	173	323
July	207	427
August	131	275
	Total 1,160	2,584

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Mental Health and Financial Difficulty

- Long established links between debt and mental health and mental health and debt, (Royal College Psychiatrists, Money Advice Service)
- Also, those with mental health issues, less likely to access financial support services
- Report on mental health and COVID in Nottingham and Nottinghamshire, demonstrates people living in the most deprived areas, have an increased likelihood of mental illness.
- ONS data during COVID - people who had already been impacted financially, were reporting avg 16% higher anxiety.

Source: Nottingham and Nottinghamshire Mental Wellness COVID 19 Rapid Assessment – A Population Health Management and Inequalities approach to Mental Wellness: COVID 19

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Current Timeline Government Schemes

- Furlough Scheme – ends of 31 October (with cap reducing £2,500 to £1,875)
  - -Aug: gov pay 80% of the hours on furlough
  - -Sept: gov pay 70% of hours on furlough
  - - Oct: gov pay 60% of hours on furlough
- Self Employment Income Support Scheme – ends 19 October
- Pause on Evictions
  - - ban on evictions extended to 20 Sept
  - - landlords required to provide tenants with 6 months notice, (except cases such as anti-social behaviour and domestic abuse perpetrators)

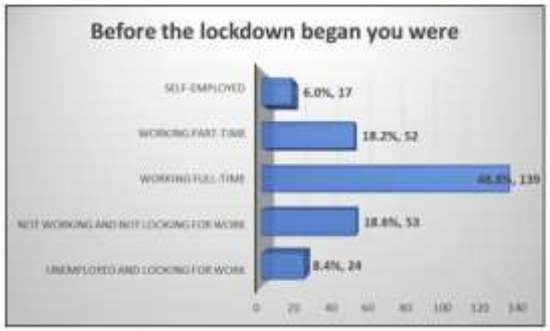
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Nottingham Resident's Survey: Financial well-being and the impact of COVID - Emma Bates, NFRP

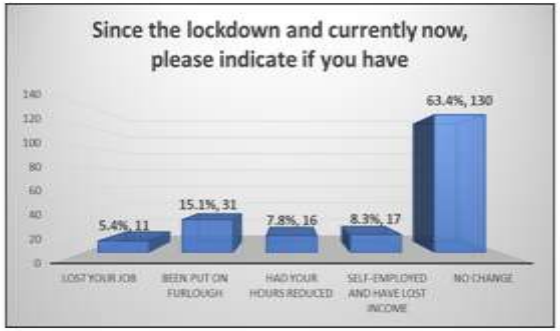
Nottingham Resident's Survey: Financial wellbeing + impact of COVID

- Carried out via the Nottingham Arrow, out at the end of July (with prize offer) open for 1 month.
- 285 responses received
- (Note, most questions with options allowed 'tick all that apply'.)

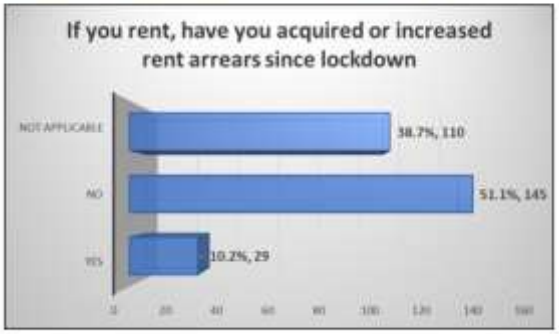
Nottingham Resident's Survey, 1



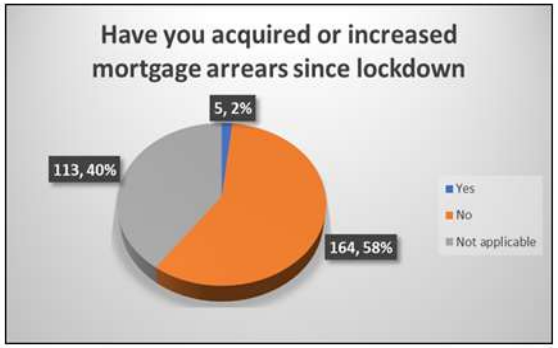
Nottingham Resident's Survey, 2



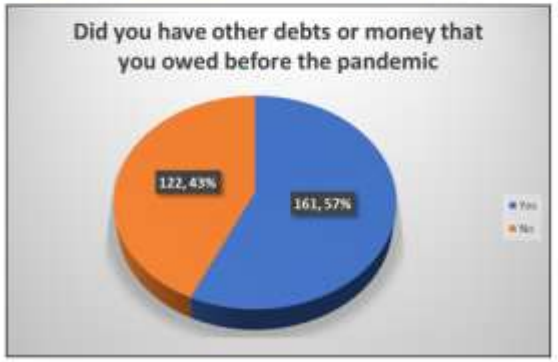
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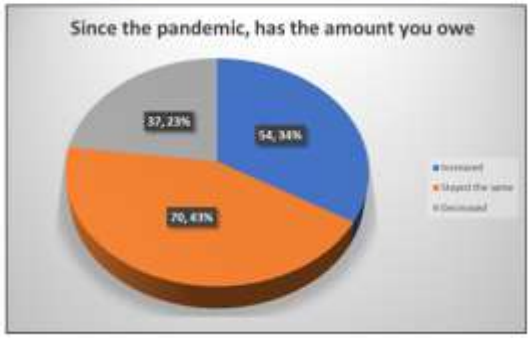


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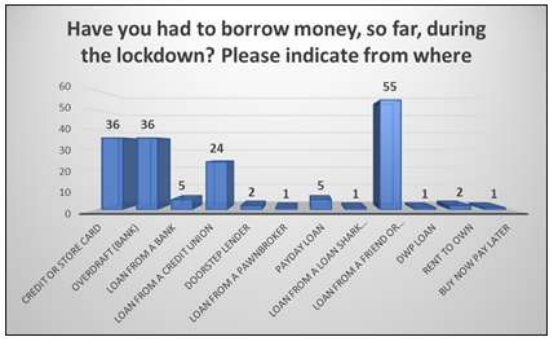


Nottingham Resident's Survey: Financial well-being and the impact of COVID - Emma Bates, NFRP

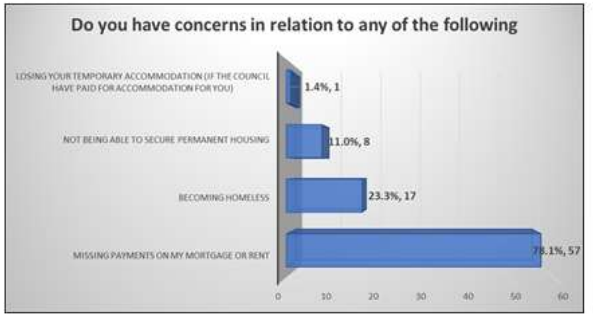
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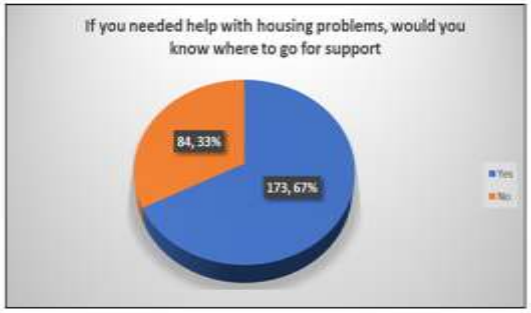
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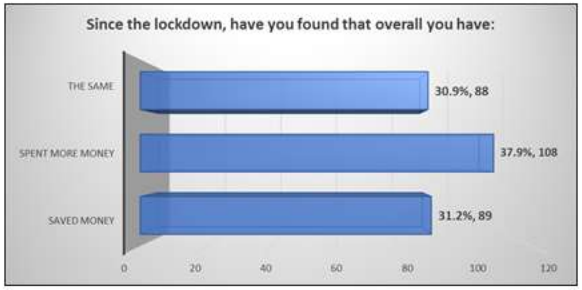
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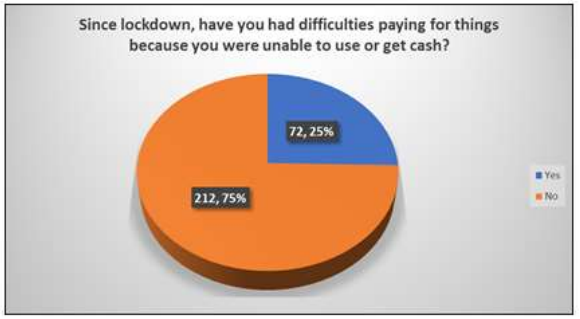
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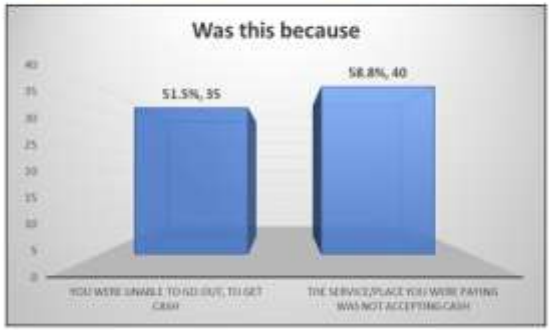


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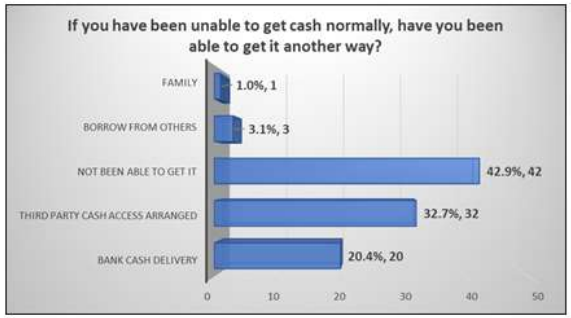


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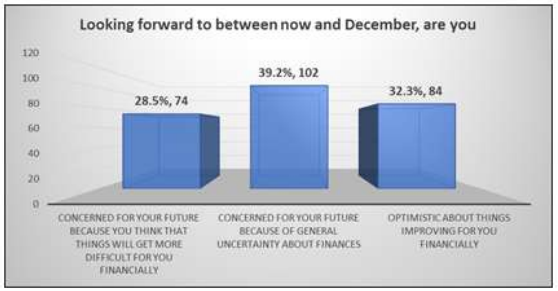
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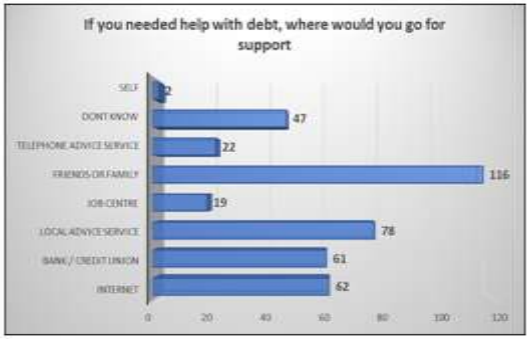
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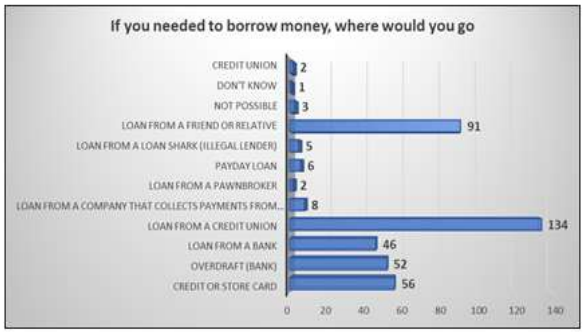
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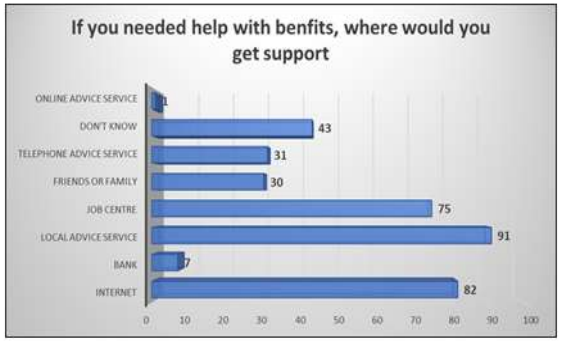
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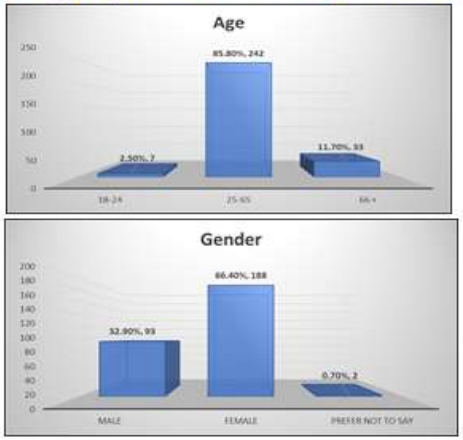


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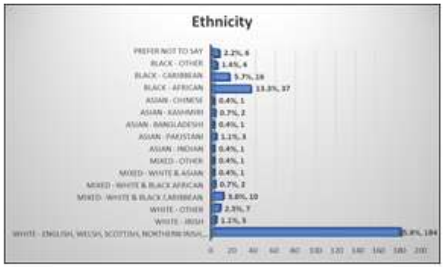


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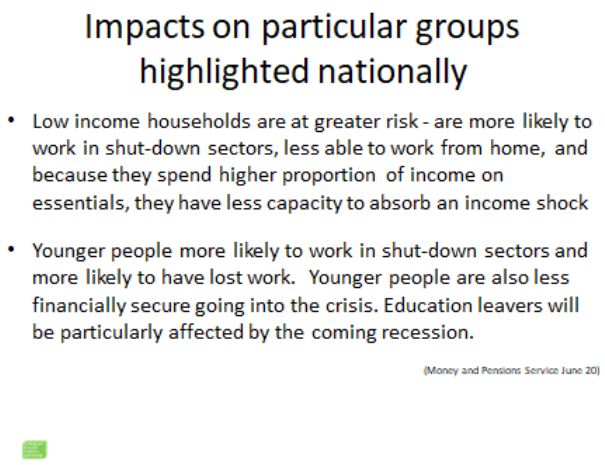
Demographics of respondents



Demographics of respondents



Reminder pre workshops on particular groups impacted, highlighted from Money and Pensions Service report





SECTION 2

Impacts being seen local; how we can move forward

Breakout Groups Round 1 & Round 2 Notes

Debt Workshops

Recommendations

1. A need to develop existing partnerships, to profile the support that is available and make full use of local hubs, one stop shops and "Reach Out" campaign across the City.
2. Need to de-stigmatise being in debt. Consider how we can use "Covid" as an opportunity to address the stigma associated with money worries that often leads people to not seek help i.e it's not you it's Covid.
3. Raising profile of Credit Union, they have money to lend, people can apply on line, bank statements can be shared through open banking and loan agreement forms signed electronically. You don't have to be a member to apply for a loan and the membership fee has been withdrawn.
4. Agility. It is clear we are facing an (im)perfect storm of:
   - furlough ending and redundancies increasing
   - payment holidays ending
   - Covid fatigue
   - Covid wave 2

   We don't really understand how this will impact and we may need to be fleet of foot to react to emerging local issues.

Notes

1. Issues raised

- Overall reduction in the demand for debt advice. It was felt this was largely due to usual triggers/prompt not existing during Covid. "Bad" triggers – e.g. court action, creditor pressure and bailiff action have not happened. "Good" triggers – e.g. people visiting Food Banks and being helped to access other services have happened less as people "socially distance". Temporary disappearance of positive prompts to access debt advice for example GPs, School, food banks etc.
- Also supply of debt advice has been reduced, so not clear if reduced demand is not, in fact, a function of reduced supply
- In the survey, people have said they have borrowed from "friends and family", in reality they may be borrowing from someone they vaguely know who is a loan shark.
- An increase in debt amongst mortgage holders is being seen as repayment holidays are coming to an end – c 2 million mortgagees have benefited from some level of mortgage forbearance, anticipated that "payment holidays" may end and FCA currently consulting on next steps with regards to lender forbearance
- An overall increase is debt related problems is expected when loan repayment holidays finish.
- Concerns were raised that individuals who were unable to speak English or where it is not their first language are having difficulties accessing services and finding what was available.
- Delays in new Universal Credit cases are causing real hardship. Often individuals do not realise any loan taken has to be paid back and cause a reduction in repayment consequently they and are finding it difficult to buy even basics like food.

- The epidemic has exasperated existing inequalities. The richer are getting richer, the poorer who struggled to cope are now worse off.
- It was felt that at present it is too early to assess the full impact of Covid.
- Some good examples of local communities working together, self-helping and self-organising

2. Audience Impacted

- Initially people impacted were largely self-employed and/or agency/temporary/zero-hour workers
- 16 to 24-year olds who have seen the biggest impact in job losses and consequent increases seen in sofa surfing.
- Seeing increasing number of single men being impacted
- Different groups of people being impacted who may have never accessed benefits/advice in past and they could be less resilient than other groups who are more family with "process" and have experienced hard times in past
- Worrying spike in redundancies as furlough rules change. Five times the number of firms this year have said they expect to make significant redundancies (compared with last year).
- Whilst for many it has been the loss of income that has created issues, for some it has been the increased outgoings, e.g. key workers have had to use alternative child-minding facilities and if unregistered have meant a loss in tax credits.
- Concern was raised that some companies seem to be exploiting loopholes in the furlough scheme and as a consequence redundancy payment.

3. Other Proposed Ideas (aside from those in recommendations above)

- It was felt that these meetings and bringing together of organisations was very positive and should be continued as it is expected that more assistance will be required when furlough finishes and Christmas approaches.
- Increase in ethnic communities using self-organised groups to help those in debt. However good that is, we need to connect with these groups and provide access methods for debt and other services.
- Not enough joint venture work is happening meaning an often-disjointed approach and forcing people to go round in circles looking for help. Information is also often out of date due to Covid. Actions on a local level are already being implemented to bring these services together and this could be further rolled out across the city.
- Would it be possible to introduction one telephone number (or a one stop- shop) which forwards the person onto the relevant organisation?
- Digital exclusion is a real problem for some. Thought needs to be given how this situation can be addressed.
- A number of social prescriber organisations are fearful of being overwhelmed so only operate on a word of mouth basis and do not publicise their help. A scheme alerting capacity in other areas would be helpful.
- Crisis situations often overwhelm need and unfortunately some people are leaving it until they are on the cliff edge to seek help. Credit unions want to find a way to reach out to people before they get to that point but unfortunately many are leaving it too late and the credit union is then unable to help.
- There is a need for information to be available in other languages.

Work/unemployment workshops

Recommendations

1. Join up and co-ordinate existing (and new) support programmes and resources to help reduce duplication, maximise reach and, where relevant, share knowledge and resource. Similarly, ensure investment is targeted strategically using local knowledge and networks. Money and job advice at foodbanks a good example of a joined-up approach.
2. Leverage partnership working to raise awareness of the many great programmes, schemes and resources either already available or in development, to reach and help as many residents as possible, for example by creating and publicising a directory of advice and support.
3. Tackle digital exclusion to try to make sure no one is left behind as information, support and new opportunities move to online, including some of the hardest hit groups such as young, old and BAMER (incl migrants).

Notes

1. Issues raised

- Lots of investment in local economy but often short, standalone projects with a lack of joined-up strategy and longer-term vision.
- Similarly, lots of great local projects but lack of joined up approach and public awareness eg Ask Lion.
- Nottingham has a large retail, service and hospitality sector, all badly hit by lockdown.
- Private sector needs to keep investing in skills and innovation, but tricky when revenues hit. Underlines importance of partnership working.
- Don't waste a crisis! Retrain people for the new digital economy. One delegate mentioned digital roadshows that seek to upskill people.

2. Audiences impacted

- Young hugely affected. Work-based apprenticeships now very scarce leaving remaining schemes eg NUAST massively oversubscribed.
- Base51 had to close premises and move online, with the worry that digitally excluded youth is missing out on valuable support and counselling, including support for employment programmes. Digital inclusion is vital.
- Forthcoming D2N2 digital inclusion programme highlighted.
- NCC highlighted nascent youth and community hubs that could provide vital support to people where they live. Also the potential of the Kickstart programme.
- As always, raising awareness of these schemes is vital.
- Women disproportionately affected, as evident in the MaPS data. Local evidence of a rise in domestic violence against women. Some good schemes aimed to helping women get on in business.
- BAMER communities hit very hard. Need for upskilling and support with language barriers.
- Also large migrant population, more likely to work in shutdown sectors, low financial resilience. Need targeted support to avoid, for example, homelessness.

3. Other proposed ideas (aside from those in recommendations above)

- Opportunity to seize the moment, including by cutting pre-Covid-19 red tape that might be restricting how effectively businesses survive and adapt eg health and safety.
- Ensure recruitment provides equal opportunities and avoid discrimination, including for people facing language barriers, by promoting and monitoring employee diversity to match the local population.
- Need to make sure government crisis support schemes such as Job Retention Scheme and Self-Employed Income Support Scheme do not end before the crisis ends!

Housing, Homelessness and Financial Wellbeing Workshops

Recommendations

1. We need to quickly develop an effective **communications strategy**. This should aim to ensure that people at risk of financial difficulty understand measures they can take to avoid or lessen their problems and when and where they can access help. We should encourage people to come forward for help before issues such as debt and arrears escalate. The resourcing of advice services to be able to respond to the need for assistance should also be considered. Communications should take into account different needs and sources of people who might be at risk, including for people without internet access. Consider promoting the Council's 'golden number' as a central point of access for referrals to help.
2. We need **to work as a wider partnership** beyond just the core advice services. This means all partners in organisations who have contact with contact people at risk (DWP, employers, health services, etc) knowing how to identify problems, considering how they can assist directly, and linking up with advice services to create routes into help.
3. We need to **act now**. We know that more people are going to get into difficulty very soon as the economic impact of the pandemic unfolds and protections such as furlough and the evictions ban are wound down. We need urgent action to reach people before financial difficulties reach crisis.

Notes

1. Issues raised

- Homelessness presentations have increased significantly following a period of reduced demand during the lockdown period
- Rent arrears and mortgage arrears are likely to have grown during the pandemic, but fewer people have sought / been able to access advice. The stay on evictions in place during the pandemic may have allowed people to continue as if there isn't an issue, although this won't last forever.
- We should expect a substantial increase in evictions and homelessness in the near future as protections (e.g. furlough scheme, evictions 'ban') come to a close
- Some private landlords are continuing to seek repossession of tenanted properties despite legal protections in place to prevent evictions
- There is a shortage of access to settled accommodation for those people in temporary accommodation – it is taking much longer to move out

- Housing Aid are making harsh decisions in relation to statutory homelessness responsibilities – often inflexible / rigid application of their duties. Also concern that we are not taking the opportunity to help people at the first sign of need and waiting until they are more immediately threatened with homelessness
- Concern around worsening mental health for people accommodated in hotels, and difficulties accessing mental health support
- Nottingham City Council has provided good access to PPE for housing support providers – welcomed as not always available in other areas
- Increase in mental ill-health and drug / alcohol use creating additional vulnerability to homelessness
- Non-payment of rent is an issue for landlords; even well intentioned landlords need to receive an income to be sustainable, particularly where there have been other costs associated with the pandemic.
- Difficulties again access to mental health services
- Use of B&B by Nottingham City Council to accommodate people who are statutorily homeless has almost ended altogether since the start of the pandemic. However, a surge in B&B use is expected to manage demands for temporary accommodation once protections keeping people in homes are ended.
- There are people who are stuck in hospital / under inpatient mental health care for longer than they need to be due to them not having accommodation. There is a disconnect here in helping people to find accommodation ready for them to move into once they are ready for discharge
- There may be people who do not know what advice is available to them, particularly if they are experiencing financial difficulty or risk of homelessness for the first time
- The resourcing of advice services needs to be considered in relation to the additional demands expected due to the pandemic

2. Audiences impacted

- Lots of households in Nottingham were already vulnerable to losing their accommodation prior to the pandemic. Concern that issues (e.g. low income, debts, etc) may have increased for some households but have been hidden due to the protections in place to keep people in jobs / homes.
- People accommodated in the private rented sector are likely to be at increased risk of homelessness due to fewer support options directly accessible via their landlords than available to people in social housing. Private landlords are (on the whole) likely to be less considerate of the needs of tenants in considering evictions.
- There may be a lot of people who have no previous experience of significant financial difficulty (the 'just about managing') who have or will lose employment. These people may be less aware of help available to them, whether in relation to prevention of homelessness or more general assistance with finances.
- We should not overlook risks to homeowners who might not be able to make mortgage payments
- The extension on the notice period for s21 'no-fault' evictions to 6 months will not protect people who have existing s21 notices 'paused' or those who have substantial rent arrears (more than 6 months)
- People with No Recourse to Public Funds (NRPF) have lost accommodation options due to reluctance of host families to continue to provide rooms (e.g. due to virus risk). The

government hold on reopening communal shelters has created a particular gap for those with NRPF who cannot be provided with rented accommodation due to restrictions and inability to claim Housing Benefit.
- Digitally excluded people may not be able to access help as easily – difficult to know how big this group is and the issues they are facing without contact.

3. Proposed ideas

- We need to make sure that people have timely access to information (i.e. before crisis) to help them understand their options / what they can do to avoid financial difficulty and homelessness. This includes practical information (e.g. prioritising rent over other bills) as well as encouragement to access advice services.
- We need to make sure that any communications campaign to help people to avoid or resolve financial difficulty provides different ways of reaching people – e.g. community noticeboards, leaflets and paper adverts, and various media online.
- A central point of advice for people affected by the (economic impact of) the pandemic with referrals made (e.g. to advice, emergency food supplies, housing assistance, etc) depending upon need. Potential for the Council to host this as a continuation of the 'golden number'. We should offer ways of accessing help online, by phone and in person.
- Digital exclusion is a real issue and often affects the most vulnerable – make sure that people can be made aware of and access support without needing to go online.
- We need to make sure that other points of contact are used to help people find support with money; for example through foodbanks and by contact professionals in other roles (e.g. health, social prescribers, DWP). We need to make sure they are able to identify people in financial difficulty and can offer information on how they can access help.
- We need to give consideration of how advice services can respond to demand and the resources available to them. Any move to promote access to advice (e.g. through comms) needs to be coupled with this consideration.
- We need to work with landlords (particularly in the private sector) to given them options to prevent evictions before they happen. We should look to find ways to support landlords (e.g. where they are considering ending tenancies because of arrears) to encourage them to consider keeping their tenants. Consider financial assistance, repayment plans, and other help for their tenants that will benefit them.
- We need to make sure services work together in partnership. Links to be built between Housing Aid and inpatient health / mental health services to enable to move into accommodation once they are medically fit to do so. We need to make sure that communication between services works and is responsive.
- We need our housing advice services, money advice services and Housing Aid service to be proactive / to help people before they are more immediately threatened by homelessness

Food Poverty Workshops

Recommendations

1. Important to pull information, insight and data (in a GDPR-compliant manner) together to understand the facts, who really needs help, what works, etc (and potential for Experian to help in some capacity was raised!). And then use that data to set up a forum of advice providers, food banks etc, like this to use that information to develop good, consistent solutions.
2. Opportunity to build a consistent 'best-in-class' approach to providing support that can be delivered through all community outposts which are providing food support, debt advice, etc - will help to access grants doing this as a City rather than piecemeal. Underpinning this is importance of embedding these support mechanisms in the communities.
3. Pull all support mechanisms together and create a strong communications plan so no-one loses out on support because they don't know it's available.
4. Find ways for those better off to be encouraged (nudged) to support in meaningful ways (donations, shopping, deliveries, etc)

Notes

1. Issues raised

- Important to recognise some of significant uplift in accessing food banks in April and May was linked to concerns about not getting shopping or deliveries from supermarkets.
- That said, sometime feeding 1,000 people per week
- A lot of shame from people having to access foodbanks – not feeling they should access this service (on site or delivery) and seen grown men cry because of the situation they are in.
- Food parcels are not the answer – has to be more about longer term solutions like debt advice and social support.
- Food parcels provided to those considered most vulnerable but a good number didn't actually need them so often they were recycled through food banks.
- A lot of relatively affluent pensioners got food parcels and were left asking why.
- Giving anything away for free is worst thing you can do – food banks no different. Need to look at deeper issues and concerns not just deal with immediate problem.
- Concerns raised about efficiency of foodbanks as well as the increase in pop-up food banks that aren't regulated.
- Supermarkets are dumping food at foodbanks but then the centres have to find budget to pay for more refuse collections to get rid of increased packaging.
- No-one has really measured foodbank use across Nottingham as a whole.
- If we move into another lockdown then people could end up no longer being able to support those in their community they had previously helped – how does additional support get provided to those finding themselves in need?

2. Audiences impacted

- A lot more people accessing food banks for the first time – people always employed and now desperate.
- Unsurprisingly most highly deprived areas have seen biggest impacts
- A lot more single men accessing this provision, as are single parents with children and people on furlough.

- Donations have been made by a lot of people in the communities who aren't particularly well off themselves
- Significant increase in children applying for free school meals.
- Many people needing deliveries have had to isolate.
- Increase in South Asian, African, Caribbean and Roma communities using foodbanks.
- Increase in people over 50 accessing food parcels.

3. Other proposed ideas (aside from those in recommendations above)

- Embedding support through trusted community hubs (schools, churches, etc) has less stigma attached for some than accessing foodbanks.
- If foodbanks can be organised on a voluntary basis then surely that could and should be done on a local government basis in a fully organised manner.
- As well as having consistent approaches to foodbanks/money advice across Nottingham, important to link up strategy to access funding available for skills development, or do more to link people to work that is available out there (and there are job vacancies arising which people don't know about).
- Supermarkets would help more by reducing packaging and increasing wages!
- Reducing food waste, provision of recipes and online workshops on meal planning on a budget.

Workshop – Access to Cash & Cash Payments/Digital Exclusion

Recommendations

1. Digital exclusion is a major problem and needs investment and support – (Age-Friendly Nottingham may be a good contact)
2. Similar to others – promotional campaign for residents to know what support is out there
3. Opportunity to gather learning across the city to build a picture of what is happening around changes brought about by COVID and access to cash.
4. Can we work with local businesses to highlight the issues for people with only access to cash?

Workshop 1

Q1. What's happening on the ground/ in services – what issues are people seeing?

- Digital exclusion is a big issue. Libraries can give access to computers, but are not open at the moment. Age-Friendly Nottingham ran a digital exclusion seminar last week. Are these support programmes for those who are excuses with the equipment and additional support to get online?
- We need to set up systems to work for people, not systems to work for the services.

- Need to continue to keep in touch with people, and digital exclusion makes this more difficult.
- Credit Union are trying to make their website more accessible.

Q2. Who is being impacted and how?

- Young people who cannot access online careers support are being impacted.
- People with English as a second language will struggle more, need access to interpreters
- Impact on street homeless people, as people are not carrying cash any more.

Q3. What needs to be done next, to address these things in Nottingham?

- Capturing learning – We need to know what works for people, but it's difficult to capture information at present. We also need to understand how the city centre will have to change (eg. people working from home etc). Can we bring data together for local politicians to gather the local picture and make the case?
- The importance of local community, local shops knowing their more vulnerable customers, can link in with supporting them.

Workshop 2

Q1. What's happening on the ground/ in services – what issues are people seeing?

- Lots of work on debt and supporting those in debt. Loan sharks are now moving to bank transfers, which allows us to gather evidence.
- Flip-side of cash is people living on credit, and cash being a luxury.
- Digital exclusion, services are trying to reduce paper to reduce risk, however, some families still need to use paper forms.
- Some concern around movement towards card payments and fear of scams (eg, payment by card to rogue traders, people on the street).

Q2. Who is being impacted and how?

- School system offering paypoint vouchers for families without access to digital services to exchange at newsagents etc.
- People unable to leave the house, and unable to pay for services as a result.
- Some people will use credit cards to take out cash, furthering their debt.
- Big Issue sellers relied on cash, being supported to introduce carrying card machines. However, many are living day-to-day, and cash is more immediate. Many female Roma sellers in Nottingham do not have bank accounts, or use their partner's, so being given support to open bank accounts.
- No access to ID to get a bank account.
- People not knowing their credit ratings, as they are digitally excluded, so can't check.
- Impact on housing and debt in specific areas.

Q3. What needs to be done next, to address these things in Nottingham?

- Can we work with local businesses with regards to ensuring they continue to accept cash?
- Can we advertise dept. advice, and support with digital inclusion, coming together to share this information?

SECTION 3

Panel: How we will aim to respond to the challenges in Nottingham

Breakout Group Key Recommendations and Panel Session

Welcome to the Panel Session from Chair, Emma Bates. Emma introduced the Panel Session and the Panellists:

- *Cllr Rebecca Langton, NCC*
- *Alison Challenger, Director of Public Health, NCC*
- *Anne-Marie Furnell, Homelessness Strategy Manager, NCC*
- *Chris Hobson, Director of Policy and External Affairs, East Midlands Chamber of Commerce*
- *Dawn Cummins, Regional Manager, Money and Pensions Service*
- *Jules Sebelin, Deputy CEO at Nottingham CVS*
- *Nadia Whittome, MP for Nottingham East*

Feedback from Workshops – Key Recommendations

Chair invited Workshop Facilitators to feed back their Key Recommendations to the Panel. Workshop feedback:

1) Homelessness Workshops – Bobby Lowen, Facilitator

- Comms Strategy about the support available to people - a central portal possibly piggybacking on the Council's comms during lockdown
- Go through to other related services such as Social Prescribers, Health Services so they know where to direct people
- Comms Strategy also needs to consider people who are digitally excluded as often the most vulnerable
- On other side of that we need to make sure there is proper support available. So need to look at the funding for advice services and what's happening there. Also need to make sure Housing Aid is offering the right kind of support and are dealing with things in a proactive way
- Needs to be done in partnership. Multidisciplinary team approaches, better discussion between fragmented parts of the support system, eg Housing Aid and advice services and health services talking together, to support people.

2) Debt Workshops – Jason Eaves, Facilitator

- Much more coordinated activity to signpost people to help. There are people who need help who have not accessed help in the past who we need to reach. Some ideas about a one stop shop, but also enabling communities to do some of this ourselves.
- Stigma attached to getting help – turn situation into an opportunity because everyone is affected by COVID and no longer a debt issue, it's a COVID issue. We

need to normalise this, since everyone is impacted. Keep in mind young men, young families and those with language barriers.

- Need to be very agile as we don't know exactly what will happen. So need for this group to meet together regularly and reflect on the changes happening.
- More to raise the profile of the Credit Union – if we can get in early we can prevent debt becoming a crisis problem for people.

3) Unemployment Workshops – James Jones, Facilitator

- Support and investment needs to be better joined up to avoid duplication, better coordinated eg a directory of support services so people know who to find help when in need. This includes investment – concern that investment may not be quite targeted at local problems.
- Awareness raising. All services working better together so that people know where to go for help. This, all the time, needing to ensure against digital exclusion. Also: 'don't waste a crisis' – need to take advantage of the opportunities this unprecedented situation presents.
- Reduce red tape that existed before the crisis to make it easier for businesses to respond and thrive in the new world.
- Ensuring that schemes like the furlough scheme, don't end before the crisis ends.
- Importance of diversity as people go job hunting – make sure people are being given equal opportunities as they apply for jobs.

4) Food Poverty Workshops – Richard Donovan, Facilitator

- Need to understand the situation we're in an associated issues - data that has never been pulled together before needs to be, and the group of providers to be pulled together.
- Opportunity to understand what 'best in class' looks like with advice. Food parcels are a short term solution and not sustainable. The services that help around money underpin it. Is there an opportunity to have a consistent standard of that advice right across the city. This to be embedded in the communities that most need it – there is stigma in going to a food bank but people might feel more comfortable talking to teaching staff at a local school about issues and get help that way for example. Therefore, thinking about where people will naturally convene and be drawn to is important.
- Importance of understanding everything that is available and having a clear communications plan around that, so that those who need it, in whatever means they will get it, be it digital; via friends and family; through support networks; etc, so

there is no reason for people not knowing there is support available for them. Strong communications structure needed.

- Finding ways to tap into people who are better off. Lots of food donations are made are being made by people within the local communities who aren't that well off themselves. For those that are, are there things they could do that could help – donations, local support, local shopping and deliveries for those that are vulnerable and could become more vulnerable if we go into a second wave/ further lockdown.

5) Access to Cash & Cash Payments/Digital Exclusion Workshops – Kirsty Bagnall, Facilitator

- City-wide promotional campaign needed re help available
- Digital exclusion (see Age Friendly, Nottingham) needs investment and support
- Gather a picture across the city on how the economy is changing with people working from home.
- Work with local business leaders and owners, re access to cash issues.
  (also consider though flip side where you have people who only exist on credit.)
- Importance of community and place for people, so people have positive experiences when facing issues.

Notes of Panel Responses

Cllr Rebecca Langton, Portfolio Holder Communities and Strategic Transport, NCC, and Labour Councillor in Bilborough:

Two key words picked up from feedback were 'partnership' and 'community'. Over the last six months, we have all had to work very differently, but there has been a lot we can take away from that. Working with fellow Councillors Neghat Khan and Angela Kandola, around mobilising civil society; about linking up with different organisation across the city to make sure people could access the support they needed. Biggest learning was the importance of partnership. In Emma's slides, (Resident's Survey), number of people that wanted to go to local advice services was huge. We can't overestimate the extent to which having that trust in a local service is really important. Partnership approach whereby someone can come through centrally and go to someone locally trusted in their community is really important.

Reflections on what's been said: Agree with point about 'don't waste a crisis'. At start of crisis the Council had to do things 'right now' and quickly; really important for Council to experience. You don't have to do things in a certain way because you always have. Hope that organisationally, that's something we can keep with moving forward – respond quickly, be more agile to situations. Also partnerships and working together in agile way.

Some sense that the concerns haven't all come through yet. Sense we're waiting for this wave of need to make itself known, but reality is that it's there. Message from workshops

around communications and how can we reach out and not just wait before people are in desperate need.

Being able to respond – have reflected on how people want to engage. Council had the 'Golden Number' during lockdown - good example of partnership working. Approx 2500 requests for help received between March and July and two thirds came through by phone. We have to be able to respond to people in way people want us to respond. Really important in the context of digital exclusion – do we understand what the barriers are for people to engage? Learning from elsewhere – as everyone is in this.

Strand that runs through all of it is about inequality and a lot of the issues we're talking about, that is the crux of them. So, really important as look how to learn from situation and move forward, that we look to build back our city fairer and more equal than it was before.

Alison Challenger, Director of Public Health, NCC:

How different everything has been, and especially the last six months where we have experienced our first major public health emergency in decades: since 1919. Nottingham is an area which is quite disadvantaged and deprived already, where we do have existing health inequalities. We have seen and are yet to see, where health inequalities have been exacerbated. There are some disproportionate effects, where some parts of the community have been more impacted than others – as per the five workshop areas today. Poor health and poverty and inextricably linked, so when people are faced with worsening poverty/ debt, then naturally their health is also going to be effected. We already see that the more vulnerable in our community have shorter lives and less quality of life. We have started to see those impacts but I'm imagining we will see a lot more going forward. We have seen an increase in need for our mental heath services; we have seen issues pertaining to rough sleepers. In Nottingham, there has been very good response to supporting rough sleepers who have COVID symptoms and managed to have hotel accommodation and follow up support, which has been exemplary and recognised at national level. Very worried about the unemployment and the ending of the furlough scheme and think we haven't seen half of it yet in terms of people's difficulties. Homelessness is a natural consequence of that. So we have quite a bleak picture in terms of what the challengers were before COVID. But now the numbers are starting to go up again, and it's general community transmission. Nottingham is generally following the national picture, not the same as the North East or North West by any means, but that doesn't mean we'll escape it. Things will develop. So what can we do?

Something that we've learned from the pandemic is partnership is key. In COVID everyone stood up and came to the table and offered everything they could in terms of managing this crisis. We've been trying to system work for many years, but it's taken a pandemic to move

that along, and there has to be some learning in that. We've had some really good existing systems. So in terms of managing the pandemic we've had the Local Resilience Forum. We've also got the Integrated Health and Care System, which has linked to it the Integrated Provider for Nottingham City and Primary Care Networks, which are all about building up those neighbourhoods. We need to think about our systems in terms of how we tackle these very complex and real issues. There is no one thing that is going to work. All have to be prepared for thinking differently, trying different approaches, bringing different people in. There is real learning to come out of this. Some of the areas where we are working as a system in public health, and COVID will probably teach us some things as well, is mental health and population and care management, where the health and care system are looking at the wider determinants of health, not just the reason why people come to health services but looking at what has brought them there. Certainly debt, homelessness, food poverty: all of these areas are things that predispose us to needing more care in the NHS.

Plenty of opportunities going forward from the situation, that we need to work together on.

Ann-Marie Furnell, Homelessness Strategy Manager, NCC

There are two areas: homelessness and how that impacts on homeless families in the city. We are a city that experiences high socio-economic of deprivation. It takes something like COVID and you find if you're in an insecure occupation, you're carrying existing debts, you're under increasing pressure to feel a huge impact. COVID has impacted far more on those people in society already are marginalised and precariously close to the poverty line. City Council is keen to look at strategies in order to prevent homelessness in the first place. Need to ensure people get the right information at the right time, particularly those in the private rented sector, which is a vulnerable market. Discussed at workshop: there are landlords who themselves are facing a financial pinch, we are in a recession currently and that will have a massive impact on the Section 21 evictions. Also landlords sustaining the private rented sector - how they will manage their mortgage payments for their properties. Also mortgaged homes at the moment: the slide showed 25% of people worried about paying their mortgage and homelessness. We need to look across both areas for those vulnerable to losing their home. Prevention is key and developing a Comms strategy would be something we'd need to explore. There is a lot of information out there, but need to recognise the challenges people have to be able to access right information at right time. The impact of digital exclusion – we need to look at how those barriers can be overcome.

Issue of rough sleepers and entrenched rough sleepers who have been through the system several times and need multidisciplinary approach to ensure can address some of their issues. Learnt from the 'Everyone In' instruction from the government at the start of COVID-19 when instructed to put everyone into hotels, what benefited them was not just having a roof over their head and regular meals but also having access to health and

wellbeing support services provided. That's something we're going to continue. It's also something we need to consider far beyond rough sleepers. There are often far wider issues that we need to address. We can only do that working alongside partners in the voluntary sector, health organisations, housing, probation etc.

Final thoughts: It's been really productive listening to everyone's thoughts and comments, so thank you everyone. Looking forward to looking at some actions and how we will progress some of these ideas and when we meet again in November or December.

Dawn Cummins, Regional Manager, Money and Pensions Service:

Lots of people have already said what I also would have said. For me, it is having a multidisciplinary approach. We must not forget the people we're talking about here. It's easy for us to talk about systems and what we're going to do, but it's about the people and how can we make it easy for them. So I would really push home this multi-disciplinary approach. In terms of MaPS and what I will do after this: I've got some take away messaging that has come out and that I will feed back into MaPS. There is something around two-way communication between, nationally what's happening and what's happening in Nottingham. I think it's really important we share learning from other areas because we're not in this alone. So it's important we look at what other areas are doing and see where there is good practice. Finally for me, bearing in mind I have a regional outlook, I want to fight the corner for Nottingham, so when additional funding comes through I want to make sure that the funding is shared equitably across my region but in particular Nottingham. So MaPS new funding for debt advice is being allocated just now. I'm keen to ensure that all the parts of the region that I cover, in this case Nottingham, does get its fair share.

Chris Hobson, Director of Policy, Chamber of Commerce:

I'm also a board member at a housing association and I started my career in the financial inclusion sector. So this is an area I'm always keen to involve myself in.

There are a couple of big challenges and a couple of opportunities, listening to what people have said and the feedback from the groups.

We're talking about lots of different groups. In James's feedback (unemployment) some of the groups hardest hit, including migrants and people whose first language isn't English, there are people who are very hard to reach and have been hard to reach for a while and that takes resource. In order to help those people it takes bespoke activity and resource. There will always be low hanging fruit, people that are easier to reach, that are easier to support and we can get the comms and the message right to do that. But at a time of low resource, we need to think creatively around how we can access the resources we need and

how can we target where we need to target. Partnerships have been mentioned a lot and that's fantastic. That is one way, when resource is tight, of getting more 'bang for our buck'. It is a challenge for all of us, to the private sector, to the public sector, to the charity sector. There are good partnerships and there are bad partnerships and we need to have, as a collective, a more eyes open approach to what we mean when we talk about working in partnership. There needs to be proper recognition of the different strengths that partners bring, and there needs to be proper agreements and accountability around what people are doing and aren't doing. There can't be space for ego in it. We need to be very clear about what everyone is bringing to it and what we're achieving.

Opportunities: We've seen over last six months a lot of things where people said 'we can never do that', 'that would never work' and it turns out we can and it does, in terms of thinking innovatively, doing things differently, bringing together all the people we have today to share conversations and ideas. There will be things in approach and processes, thinking differently around how we use policy and leverage in other discussions that we need to properly put our minds to rather than just expecting it to happen. Finally, our members are predominantly small and medium sized businesses and that's what the make-up of the economy looks like. There is a lot of good will and appetite and interest in doing more in the community. One of the things I've been grappling with for a while and I'd appreciate people's support on, is making sure we're that, where we do have good will and a willingness to engage, that we harness it and do it in a way that will be impactful, both for the business and for the groups and communities that they want to support. To maximise the impact of that good will is a big opportunity.

Jules Sebelin, Deputy CEO, Nottingham CVS

This has been really, really insightful today and really useful. I've been thinking for quite a while now about a strategic approach to investment in communities especially.

Communities need to be resilient and able to work together and support each other. That's become really clear in this pandemic. It's not just community and voluntary organisations and the army of volunteers that we mobilised to help out in the crisis. We need to make sure the skills within our sector are shored up, we need investment and I would have to say, if we have investment in communities, in community leaders, in community organisations, that investment need to be people led and not problem led. That's one way we can lobby to keep our foot on the gas of changing the system. I think when we approach things from a deficit point of view we tend think we've fixed something and now we can go on to the next thing that we can fix, whereas, if we actually look at the skills and the good will of people living in communities and those running the community groups and organisations, I think investment targeted well will reap great rewards. I think talk about partnership is fantastic, and I think because of the way we've had to work, I think the hierarchy has been taken out

of the partnerships to some regard. But they still exist, there are hierarchies within partnership working, it's clear.

Need to embrace this whole approach of community hubs and places where people can access proper information. We're looking at delivering our Volunteer Centre for instance, out in communities. So, are there natural places that communities can come together, support each other, support each other across the city as well? I think Primary Care Networks have to play a big part in that because many people, when they are in difficulty, no matter what the difficulty is, will turn up at their GP Surgery. I think there needs to be more connectedness between all of the different sectors and at community level, because people do not use the city centre perhaps in the way they have in the past. These solutions aren't cheap and we have to recognise that, but they are the way forward. The way that funding and investment and commissioning works as I said, is usually from a problem approach and we need to be saying, 'how do we make communities more resilient?', so that when difficulties come we can have them be better prepared. Over time, that investment will show results. We have to be thinking about the future now and the best way to join everything up to work for the people in Nottingham. It's quite clear there is a lot of will to do that, but for systems to change, it takes a lot more than will. It takes real commitment and real understanding of what needs to happen.

Nadia Whittome, Labour MP for Nottingham East

What we've seen during the course of this pandemic is, when the government thinks there is an emergency, it can act fast. We've seen that COVID has deepened existing inequalities, but government doesn't see inequality as a crisis in itself. I'm extremely concerned that, in Nottingham, the unemployment rates for September for prime working age are looking about double for the rest of the country. A lot of the case work that comes through to me is to do with benefits, Universal Credit. And one of the most difficult things there we find is the conditionality of benefits, people having to jump through so many hoops to get what they're entitled to and lots of people not knowing what they're entitled to. In particular for disability benefits, there's a very high appeal rate of success, but particularly during COVID, the tribunals have had backlogs so people again then aren't getting what they're entitled to. I come across lots of people stuck in cycles of debt, people in in-work poverty, we know that the vast majority of people experiencing poverty are in work so we need work to pay. With furlough due to end in about 40 days, people are nearing a cliff edge. And that's why I've spoken in Parliament and in the media about the need for the furlough scheme to be extended, on a sector by sector basis, and the need for people to be able to have the financial assistance that they need during COVID. And that's not just with regard to furlough money but also statutory sick pay being so low which is stopping people from being able to isolate if they need to and then posing a public health risk as well as a financial risk to that person and their family.

The other crisis is the cuts to local government that have taken place in the last decade and the fact that they have left local government ill prepared to deal with this pandemic. And also the fact that local government have had to spend millions on the pandemic, on the understanding that the government would pay for it and now the government is saying 'you're on your own'. So I and the other Nottingham Labour MPs, Alex Norris and Lillian Greenwood, are always looking for opportunities to raise that in Parliament. We're meeting this week with Steve Reed, our Shadow Secretary of State, responsible for local government, to discuss a national campaign around cuts to Councils and particularly city councils.

On the issue of food poverty, this is something I've been raising constantly since I was elected in December, both from a poverty and child poverty perspective, but also from an environmental perspective and needing to have sustainable, secure food chains. I'm the Vice Chair of the Schools Food All Party Parliamentary Group. We've worked with Marcus Rashford on successfully getting government to u-turn on free school meals over the summer. I'm also working with colleagues on discussions around a national food service.

The situation for renters: We've seen that the government has prioritised home owners with mortgage holidays, but renters like people on the furlough scheme, are due to fall off a cliff edge when the eviction ban ends.

I'm working closely with local organisations, many of them on this call. I'm also keen to work with the Credit Union if they can get in touch.

Chair: Thank you everybody for your reflections on the issues raised today and the issues in general.

Before we move on to the next section, I am keen that we don't lose the issues around cash and cash payments, and perhaps we also need to consider how we influence both banks and retail.

Panel Commitments

The Chair introduced the session and explained each panel member would be asked what they are going to do following the session today, and that we have also asked that we then reconvene with the Panel again in a couple of months' time to review progress.

Councillor Rebecca Langton

The specific things I'm going to take away as actions –

There was a call to action about reaching out and communicating. Dorset Council launched a campaign called 'Reaching Out'. It's in conjunction with the CAB there, the voluntary sector, etc. all about acknowledging that people might not be coming forward to ask for help, but that the need is out there. So I wonder if there is something that we can work on which is a partnership campaign. I'm conscious of the 'Money Pup' campaign we did last year around money and one of the bits of feedback I had was that it was positive but that it sent demand into the voluntary sector without accompanying resource. You have my commitment, not just that we will advertise voluntary sector services, but it needs to be clear who is sending demand where and how that's being resourced, so I'll take that away.

Linked to that on Partnerships, I'll make a commitment around making sure that the conversations we've had today around working in partnership are not just conversations. We've got some positive stories to tell about the way that we have been working together. Jules for example, has been the vice-chair of our new board that we set up, 'Nottingham Together', around pulling different people together from the voluntary and community sector, but that's just one part of a partnership approach. So, I'll take that away.

A specific action that came from the food poverty workshop was mapping what we know. There was a great offer from Experian there. There were some comments about the fact that we don't have one place where we can completely say, 'This is the number of people that accessed a food bank in Nottingham this week or this is the level of demand, so this is something we can pick up, in the spirit of partnership. Having that information base then helps us deal with those demands. *(Editor note: earlier in the conference also, foodbanks present had indicated a commitment to start to bring data together)*

Alison Challenger, Director of Public Health

What I will take away from this and what I will endeavour to do going forward is to refresh the 'Health & Wellbeing Strategy' which is a statutory document that is part of statutory Health & Wellbeing Board for Nottingham City. We will refresh that with a strong focus on health inequalities which will include financial inclusion and the different elements that

we've discussed today. That in turn will influence the partners of the Health & Wellbeing Board and the health and care system generally, to make sure that we are looking at our services, or policy and our communities in terms of how we might better address the issues of exacerbated health inequalities and financial inclusion issues. I realise that's strategic, but ultimately we do need to change it at the front line and I think having these strategies do challenge what we are commissioning and what we are providing, and making sure that we are doing it in accord with local need and need that presents itself now, particularly following COVID and the impact of COVID on financial inclusion.

Anne-Marie, Homelessness Strategy Manager

What I'm going to take away from today's discussions:

We already have in the Council, a well-established Homelessness Strategy. However, in light of COVID-19 we know that there are particular issues that we now need to address more than ever, especially, around prevention, ensuring that we get the right information to people at the right time. We are anticipating upsurge of evictions. What additional support is out there that private rented sector would require such as landlords; how we can prevent people going into temporary accommodation and also bed and breakfast accommodation, which for families is disastrous. Children don't thrive in unstable accommodation if they don't have the right resources. It's expensive for families to remain in temporary accommodation.

So, to sum up, we will look at our Strategy around prevention and what support is out there that we can utilise and what other local authorities are doing in order to align welfare advice services within their housing aid services as well. And we will see if there is more that we can access so we can be ahead of that upsurge of the Section 21 evictions.

Dawn Cummins, Money and Pensions Service (MaPS)

(Editor: added later due to loss of connection there, at the time)

I will make sure that Nottingham is fairly represented in national discussions about the new funding from the Money and Pensions Service and how it's allocated.

There are MaPS planned national thematic round table events that will feed into the national strategy: I will make sure Nottingham is represented at one of those thematic meetings.

I will commit to on-going two-way communication between Nottingham Financial Resilience Partnership and MaPS.

Chris Hobson, East Midlands Chamber of Commerce

I'm interested in what intelligent business support for the community sector, and visa-versa, looks like. So I'm happy to have that conversation.

A couple of years ago, the Chamber, updated its vision to enhance East Midlands businesses. After discussion it revised its vision to, *'to enhance to East Midlands businesses and communities'* and so we have a member of staff, Peter Epstein, who leads on that for us. I'm sure Peter would be keen to have the conversation around the work he's doing and look how we can link up with some things that have been going on.

Jules Sebelin, Nottingham CVS

At NCVS we run a Practice Development Unit (PDU), which is a learning collaborative between the public sector and the voluntary sector. It's largely based around people with multiple and complex disadvantage, but we can pick this up as a theme within that. It is to equip front line workers with better resources in order to deal with people in complex situations, so we can add financial resilience and well-being to the mix and create some content and courses around that. That's definitely something we can do.

I'd like to work with the voluntary sector to be better employers, to be a bit more diverse. We can work with organisations when they're applying for funding or looking for investment, so that they make sure they're applying with standards of the Real Living Wage. Funding bids tend to be a race to the bottom. They think if they price everything really cheaply they'll get the money. We'd rather have them do better standards of funding applications that consider living wage. And, training people on how to use blind recruitment, so that we can increase diversity across the sector.

I would like to make a commitment to the Credit Union to get more messages out to communities and we can do a feature in our upcoming e-bulletin. Jason (Credit Union), I'd welcome you to write an article or do something like that, so we can cascade that through.

They're our top three commitments. If you can think if anything else we can do… And I'll continue to lobby for better investment in communities.

Chair added: The Financial Resilience Partnership would be happy to help you around the Practice Development Unit courses.

Nadia Whittome, MP for Nottingham East

Three things:

My door / inbox, is open to every organisation on this call, to send me Parliamentary questions that you'd like me to raise questions in the House of Commons. They don't have to be the finished product, just issues that you're having. I can raise (them) either as Parliamentary questions or verbally, or I can raise them in debates and offer to meet with anyone on this call who I haven't already met with, or anyone I have met with for that matter.

And then to focus my energies in Parliament on what I see as being the biggest threats to people currently and that's the end of the furlough scheme and the jobs tsunami that we're set to face.

I'll also commit to organising a Jobs Summit in Nottingham, with fellow MPs and organisations, so that we can discuss how we tackle this and how we deal with this as a city.

Chair Summing Up

We've packed a lot into today. We've had a lot of input from yourselves *(attendees*) in terms of hearing what's actually happening, as well as absorbing a lot of data and information, around the various impacts of COVID.

We've heard nationally what is going on and we've heard about some of the local impacts that we are seeing/ that we have seen in the city, as the change has happened from the dip in the summer and coming out into September. We've also heard about the disproportionality of access to cash and cash payments problems, particularly for vulnerable groups. And that will potentially continue to be an issue if we go into another lockdown.

With regards to some of the data, I would flag up the forecast about the unemployment rate in the city, and the increase that's already happening, particularly in Hyson Green & Arboretum Ward, and also the disproportionate impact that's happening for certain groups in the city, including on mental health.

We've talked about having adequate services if we're going to be able to respond to these issues. There are two things: far too many people who don't know where to go for help, and are going to the wrong places and getting into more mess, so we need to make sure people know where to go, but that only works if we are able to resource those services and not only sustain them, but increase them because we are about to see a massive upward curve in the level of problems, so everybody can reach/ access them.

On the issue of credit, we certainly need to make sure that people aren't borrowing from high cost lenders (noting, some of the resident survey responses).

Everybody has talked about Partnership. It's fantastic that everybody is here today. A lot of people have reflected on how fast and how differently people have worked through the pandemic. We are going to need to continue to do that. That includes sharing data – I'm hoping we can work together more effectively around sharing data. Thanks so much to everyone who did share data for today. But in general, we are going to need to work with each other in ways that we've not done before and drop our barriers, and focus less on our organisations and more how we can mutually support each other's services focussed only around how well we're meeting the needs of different groups.

Hearing the commitments in the room this morning, I'm delighted as I think are the rest of the Partnership members. So, thank you so much for these.

Finally, this is not a conference where people turn up but then nothing happens. My commitment is that there will be follow through from today. We will be holding the Panel Members to account on their commitments, which they know. So we will be meeting again in a couple of months to see where we've got to, as we monitor the unfolding situation. The NFRP Partnership itself will be meeting again in the next week or so, and we will reflect on what's come out of the conference, and what we as a Partnership need to do next. So you will be hearing from us.

We will be sending out a conference report from today – with all the slides, summaries of the workshops and of the panel session. A feedback survey for today will be emailed out directly after the meeting closes.

Last but by no means least I'd like to say a few thank yous.

Pulling this conference together quite quickly and when online rather than being able to meet in a hall has been a challenge. Today has only been possible with the help of other people. So, our thanks to Dawn, Kirsty, Heidi, her colleague and Bob from MALG, James, John, Richard, Bobby, Jason; Rebecca, Alison, Anne-Marie, Chris, Jules, and Nadia, Shelley, Esme.

And especially thank you to all of you for all your input.

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Appendix 1: Conference Programme

'TACKLING THE IMPACT ON PEOPLE'S FINANCIAL WELL-BEING IN NOTTINGHAM OF COVID-19'
18 SEPTEMBER 2020

PROGRAMME OUTLINE

Open from 9.00am (Virtual coffee and Chat)

9.15am Introductions and Welcome. About Nottingham Financial Resilience Partnership. Purpose of Conference. Housekeeping.

SECTION 1 What we know about the impacts of COVID so far, on financial well-being

9.25am National/ Regional insights - Dawn Cummins, Regional Manager, Money and Pensions Service

9.55am Access to Cash and Cash payments – Kirsty Bagnall, GMCVO

10.05 am Impacts of COVID on financial well-being in Nottingham city – data presentation

10.25am Findings from Nottingham Resident's Survey

10.35am Break

SECTION 2 Impacts being seen locally; how can we move forward? – Breakout groups x2

10.50am Each group runs for 30 minutes and is repeated so all attend two topics as allocated. (Key recommendations will be fed back to the main conference and panel.)

Breakout Groups:

- ***Debt resulting from the pandemic and lockdown.*** Facilitator, Jason Eaves
- ***Housing/ homelessness and financial wellbeing***. Facilitator, Bobby Lowen
- ***Work/Unemployment/ financial wellbeing***. Facilitator, James Jones
- ***Food poverty and financial wellbeing.*** Facilitator Richard Donovan
- ***Access to cash + Cash payments / Digital exclusion.*** Facilitator, Kirsty Bagnall

Workshop questions:
Q1. What is happening on the ground in Nottingham – what are people seeing?
Q2. Who is being impacted and how?
Q3. What needs to be done next, to address these things in Nottingham?

11.55am Break

SECTION 3 **Panel: How we will aim to respond to the challenges in Nottingham**

12.10pm Introduction to Panel. Feedback on key recommendations from breakout groups.

12.30pm Panel responses

- Nottingham City Council - Cllr Rebecca Langton, NCC
- Public Health – Alison Challenger, Director of Public Health, NCC
- NCC, Homelessness Strategy – Anne Marie Furnell, Homelessness Strategy Manager
- East Midlands Chamber of Commerce – Chris Hobson, Director of Policy and External Affairs
- Money and Pensions Service - Dawn Cummins, Regional Manager
- Nottingham CVS - Jules Sebelin, Deputy CEO
- MP for Nottingham East – Nadia Whittome

1.05pm Panel member next steps and commitments

1.20pm **Conference summing up and closing remarks**

1.30pm **Close**

Appendix 2: Conference Participants

Caroline Brown, HSBC Bank

Sarah Bul, BBO, Nottingham City Council (NCC)

Alex Knowles, Welfare Rights, NCC

Wendy White, Clifton NG11 Food bank

Cllr Shuguftah Quddoos, Councillor for Berridge Ward, NCC

Cllr Sajid Mohammed, Councillor for Mapperley Ward, NCC

Tim Brown, Partnership Manager, Department of Work and Pensions

Steve Ward, LIAISE Officer, Illegal Money Lending Team

Rich Pickford, Knowledge Exchange & Impact Officer, Nottingham Trent University

Eileen Howard, Volunteer at Clifton NG11 Food Bank

Cllr Cheryl Barnard, Councillor for Bulwell Forest Ward, Portfolio Holder for Children and Young People, NCC

Lauren McGowan, Strategic Director (ISA), Age UK Nottingham & Nottinghamshire

Jane Gostlow, Manager, Family Mentor Service, Home-Start Nottingham

Kalwant Kandola, Emmanuel House

Sue Wood, Family Mentor Service Manager, Framework

Stephanie Wood, Rent Operations Manager, Nottingham City Homes

Sally Denton, Senior Solicitor, Nottingham Law Centre

Mark Kirkwood, Affordable Warmth Programme Manager, Nottingham Energy Partnership

Beverley Lambert, Clear Direction Housing

Richard Donovan, Global Head of Social Innovation and UK&I Head of Corporate Responsibility, Experian

Phil Collinge, Grace Church, Grace Enterprises

Liz Dyer, Healthcare of Older People, Integrated Discharge Team

Gareth Pollitt, Housing Development Manager, Nottinghamshire YMCA

Louise Third, Volunteer with Clifton NG11 Food Bank

Delores Vassell, Head of Specialist Housing, Tuntum Housing

Liz Blackman, Chair, Nottingham Credit Union

Moby Farrands, Secretary, Nottingham Credit Union

Leslie Ayoola, Out Reach/Business Development, Nottingham Credit Union

Rev David McCullough, Diocese of Southwell and Nottingham

Trevor Clower, (Carer and rep of various other groups)

Dave Goold, Service Broker Nottingham, The Big Issue Foundation

Nigel Adams, Director of Hope Nottingham

Stacey Lochhead, Assistant Manager, Family Mentor Service South, Framework

Alex Julian, Mental Health Commissioning Manager, Nottingham & Notts CCG

Lilian Greenwood, Labour Member of Parliament for Nottingham South

Wendy Learmonth, Social Prescribing Link Worker, NCGPA (Nottingham City General Practice Alliance), (NHS Nottingham and Notts CCG)

Tina Paddon, Social prescribing Link Worker PCN1, Top Valley and Buwell (NHS Nottingham and Notts CCG)

Natasha Senior, Designated Safeguarding Lead Coordinator, Crabtree Farm Primary School

Nigel Webster, Manager, Bestwood & Bulwell Foodbank

Rebecca Hurt, Energy Policy Officer, Energy Services, Nottingham City Council

Louise Jarvis, Regional Alliance Manager, Centre for Social Justice

Lorca Russell, Social Prescribing Link Worker, PCN8, Meadows and Clifton, NCGPA

Ben Houghton, Trainee debt worker, St Ann's Advice Group

Christine Oliver, Head of Commissioning, Strategy and Resources Directorate, NCC

Clare Ashton, Age Friendly Nottingham and Good Companions, Clifton

Jonathan Wright, Involvement & Experience Lead, Nottinghamshire Healthcare NHS Foundation Trust

Tara Spackman, Social Prescribing Link Worker for Nottingham City, PCN 3, Nottingham City GP Alliance

Cllr Neghat Khan, Councillor for Dales Ward, Portfolio Holder for Employment and Community Protection, NCC

Martyn Neal, Senior Adviser, Meadows Advice Group

Dr Clifford Stevenson, Professor of Social Psychology, NTU

Andrew Simpkins, Social Prescriber, NCGPA

Debbie Webster, Manager, St Ann's Advice Group

Sian Williams, Student's Union Advice Manager

Claire Toal, Social Prescribing Link Worker, NGCPA

Joel Baldry, Project Manager, The Ark Advice Centre

Richard Hazledine, Evaluation Lead, Money Sorted in D2N2, Connect More Solutions

Robert Peck, Senior Manager - Funding, University of Nottingham

Lorraine Boddy, Parent Liaison Worker, Seely Primary School

Charlotte Durose-Revill, Social Prescriber, PCN 7, Wollaton and Bilborough NCGPA

Jeniesha Doyle, NGY Manager, Base 51

Jamie Curtis, Administration Assistant, Dunkirk Primary School and Dunkirk Fun Club

Hannah Buck, Lead Development Worker, Transforming Notts Together

Ewa Van De Schootbrugge, Projects and Partnerships Manager, Metropolitan Thames Valley Housing

Michelle Burchell, Social Prescribing Link Worker, Sherwood PCN

Will Morlidge, Head of Strategy and Policy, D2N2 Local Enterprise Partnership

Declan Barker, Deputy Chief Executive Officer, Nottingham Forest Community Trust

Emma Pengelly, Receptionist, Nottingham Law Centre

Heather Morris, Centre Manager, Trent Debt Advice

Chris Blainey, Manager, West Bridgford & South Nottingham CAP Debt Centre

Geoff Oxendale, Insight Specialist / Information and Research Officer, NCC

Helen Jones, Social Prescriber, PCN 3, Bachs, NCGPA

Asma Iqbal, Life coach and 'My Success Story'

Dawn Cummins, Regional Manager, Money and Pensions Service

Kirsty Bagnall, Greater Manchester Centre for Voluntary Organisation (GMCVO)

Cllr Rebecca Langton, Councillor for Bilborough, Portfolio Holder for Communities

Alison Challenger, Director of Public Health, NCC

Anne-Marie Furnell, Homelessness Strategy Manager, NCC

Chris Hobson, Director Policy and External Affairs, East Midlands Chamber

Jules Sebelin, Deputy CEO, Nottingham CVS

Nadia Whittome, Labour Member of Parliament for Nottingham East

Bobby Lowen, Strategic Commissioning, NCC

James Jones, Head of Consumer Affairs, Experian

Jason Eaves, Chief Executive Officer, Nottingham Credit Union

Heidi Oliver, Executive Assistant to CEO, Money Advice Liaison Group

Bob Winnington, Chief Executive Officer, Money Advice Liaison Group

John Webb, Consumer Affairs Executive, Experian

Emma Bates, Nottingham Financial Resilience Partnership