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Foreword

I have had the pleasure of chairing this Select Panel reviewing Poverty Issues in Bassetlaw to provide information for the Bassetlaw District section of the Nottinghamshire Child Poverty Strategy which is to be completed in March 2011. The Strategy is a requirement of the 2010 Child Poverty Act, which aims to reduce child poverty levels to 10% by 2020. This review has been a most interesting topic and all the Members on the Panel have learnt about the level of child poverty in the District and what the Council and its partners are doing to try to prevent families from falling into poverty and supporting families who are living in poverty. More importantly to address the issue of poverty in the District there is the positive approach to improve prosperity and create more economic activity.

The review received witness evidence to try to identify realistic outcomes within the resources that are available in the current financial climate. The Panel looked at a number of areas including the roles and responsibilities of the District Council, data to identify a baseline of poverty, affordable housing, the role of A1 Housing, the role of economic development, the work of Bassetlaw's Housing and Benefits Team, the support provided by the voluntary sector to try to reduce the effects of poverty, the work of other agencies such as NHS Bassetlaw and the importance of partnership working that all help people deal with the effects of financial exclusion.

I would like to take this opportunity to thank all the Members and Officers involved in this review and to all the witnesses that have provided evidence.

Councillor Bryn Jones Chair of Select Panel 2

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Please note that since the evidence was collected for this review the Worksop Credit Union has changed its name to 2 Shires Credit Union.

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1. Executive Summary

1.1 Summary of Findings

Bassetlaw District Council's Select Panel 2 was tasked to review Poverty Issues as part of the Annual Programme of Work for 20010/11. The topic was approved by Overview and Scrutiny in July 2010.

The review identified that Bassetlaw has relatively low incomes and low skill levels. The Needs Assessment for Bassetlaw shows the median income in Bassetlaw is £360, which indicates long-term poverty. National statistics show that there are 23,410 children in Bassetlaw and 9,780 (42%) children in low-income families. There are 7 wards with high levels of child poverty and the highest ward has 1,445 children in low-income families. The National Qualifications Survey (16-64 years old) rates Bassetlaw as 7 on a scale of 1-7 with 7 the poorest.

The review considered the impact of poverty on families particularly the lack of affordable housing, which is especially notable in rural areas, and the high levels of fuel poverty, which reduce available income. Poverty also leads to financial exclusion, as families do not have access to bank accounts and so resort to doorstep lenders who charge excessive rates of interest. Often there associated debt problems for families in this situation. The Worksop Credit Union provides access to affordable finance to people who cannot use high street banks and they encourage and educate in financial management. Bassetlaw Citizens Advice Bureau provides general and specialist debt advice. In 2009/10 68% of clients were from low-income families and 39% were from the top 7 wards. Clients had severe debt problems that required a casework service with a combined personal debt total of £16.4 million.

Bassetlaw District Council also has systems in place. Revenues and Customer Service administer Housing and Council Tax benefits and process claims in 48 hours. There is an online Benefits Checker to help people work out whether they are eligible for benefits. The service also works in partnership with the Citizens Advice Bureau and refers people for expert debt advice.

The review also considered evidence from agencies that provide non-financial support to families. NHS Bassetlaw aims to improve the health of all the local population but targets inequalities and families living in poverty that often have health problems. The network of Bassetlaw Children's Centres works with families with children under 5 years of age and has identified two targets to reduce child poverty in Bassetlaw.

The review considered the regeneration of the local economy in the long term to improve prosperity and so reduce poverty. Bassetlaw District Councils' Economic Development Unit and its partners are working to diversify the local economy to develop and attract better quality and higher paid jobs to the area. Also aspirations of young people need to be raised and higher skill levels are key to future development. As Bassetlaw is a rural District the development of the rural economy is also important as it is more difficult to access jobs and services.

The Panel identified possible ways to tackle child poverty in Bassetlaw and support the Nottinghamshire Child Poverty Strategy.

1.2 Equality Issues

The Panel considered that child poverty could be seen as an equalities issue and all services should consider the impact of their service delivery. It was proposed that 'Poverty' should be added to the Bassetlaw Equality Impact Assessment.

An Equality Impact Assessment has been carried out for this review. This can be viewed at www.bassetlaw.gov.uk under the Equality Section or by contacting the Policy and Scrutiny Unit on 01909 533189.

1.3 Scope of the Review

The panel undertook a scoping exercise at the first meeting and the following Scope was agreed:

- Defining the District Council's stance in supporting Nottinghamshire County Council in providing a needs assessment and strategy to eliminate child poverty.
- Clarify the Council's duty in respect of Child Poverty and the ability to meet this?
- How does the Council deal with this internally?
- What are the gaps?
- How do we improve internal and partnership working?
- Specific themes identified in relation to poverty include:
 - Education and awareness raising.
 - Affordable Housing.
 - Data profile to support the County assessment and strategy.

• The Council and partners role in providing opportunities for up-skilling and support for residents at risk of redundancy.

The review links to the Councils' Corporate Plan priorities of:

- Regenerate the area and improve the environment people live in
- Support a vibrant local economy
- Improve the quality of housing and housing choice
- Improve customer satisfaction

1.4 Membership

The following Councillors were appointed to be members of the Panel:

- Councillor G. W. Wynne
- Councillor H. Burton
- Councillor I. J. Campbell
- Councillor M. Gray (replaced Councillor Mrs J. Smith)
- Councillor Mrs S. Isard
- Councillor B. Jones
- Councillor D. Potts
- Councillor Mrs. M. W. Quigley
- Councillor J. B. Rickells
- Councillor J. Shephard

1.5 Summary of Recommendations

	Recommendation	Responsible Officer	Financial Implications	Delivery Timescale	Risks to delivery/ Officer Comment
1.	That BDC support the production and implementation of a Countywide Child Poverty Strategy and submit regular progress reports to BDC Cabinet. This should include agreement of at least one pledge that can help to contribute to tackling child poverty.	Steve Brown, Senior Manager Support Services	Officer Time	Ongoing to 2020	BDC and partners ability to deliver on pledges.
2.	Ensure the impact of District Council actions on poverty are considered and that this issue be integrated into our wider approach to Equalities.	Steve Brown, Senior Manager Support Services	Officer Time	September 2012	The proposed socio economic duty was dropped by the Coalition government from the requirements of the Equalities Act. Therefore there is no statutory duty and members would need to determine what can be done at a local level.
3.	That BDC designate a lead officer and Member Champion for co-ordinating BDC's approach to addressing Child Poverty/Poverty in general.	Corporate Management Team (Lead Officer) Cabinet (Lead Member)	Officer Time	December 2011	Capacity to deliver

	Recommendation	Responsible Officer	Financial Implications	Delivery Timescale	Risks to delivery/ Officer Comment
4.	That BDC Economic Development Unit ensure successful completion of all current initiatives (as listed in the report), with particular emphasis on initiatives of the Sheffield and Nottinghamshire & Derbyshire LEPs linked to improving specific workforce skills for priority sectors.	Robert Wilkinson, Economic Development Manager	Officer Time	Ongoing	Availability of Funds. Effects of current economic climate
5.	That BDC agree to maintain the existing SLA with Bassetlaw CAB at current levels for the next three years enabling stability at a time of funding changes.	with Bassetlaw CAB at current levels for the next three years enabling stability at a time of and Customer are		2011/2012 to 2014/2015	Availability of finance in current climate.
		Graham Jackson, Strategic Housing	£5,000 per year (paid direct from RCS as part of £78,000)	2011/2012 to 2014/2015	This payment is secure in the current financial climate and should continue for the specified period.

	Recommendation	Responsible Officer	Financial Implications	Delivery Timescale	Risks to delivery/ Officer Comment
6.	That BDC agree to provide financial support commencing 2012, by way of rental charges, for future accommodation to ensure that Bassetlaw CAB and WCU are able to maintain their services in suitable premises within Worksop Town Centre, if required. As a minimum the lease for current CAB premises should be maintained at current rate, if required.	Andrew Burton, Head of Revenue and Customer Services	Revised rental income of new premises unknown at this stage. Financial decision for new arrangements would require Cabinet approval and be subject to a separate report. Current rent received for Central Avenue premises is £11,000 p.a. from CAB.	2012 onwards	Agree in principle, but await final confirmation of liability. Ability to maintain current rent charging level.
7.	That Revenues and Customer Services provide greater promotion of financial support services via the website (dedicated page), Bassetlaw News, and notice boards including Worksop Credit Union, CAB, DWP and Children's Centres. (Use Rhonnda Cynon Taf as best practice – Scrutiny Award winner).	Head of Revenue and Customer Services	Officer Time	August 2011 onwards	Capacity to deliver. Any changes to the website would be dealt with by the content editor for Revenues and Customer Services.

	Recommendation	Responsible Officer	Financial Implications	Delivery Timescale	Risks to delivery/ Officer Comment
		Jonathan Brassington, Communications Manager	Cost of advertising space in Bassetlaw News – to be determined on an individual basis and met within existing budgets. Officer Time to update website	On-going	Any changes to the website would be dealt with by the content editor for Revenues and Customer Services. Promotion in Bassetlaw News will be subject to available space in the relevant edition.
8.	That Cabinet consider and adopt relevant actions from the Nottinghamshire Affordable Warmth Strategy.	Claire Frost, Strategic Housing Manager	To be determined – dependent on actions approved by Cabinet when Strategy is presented through a separate report.	May 2011	Capacity to deliver. Future activity dependent on approval by Cabinet and financial resources available.
9.	That BDC adopt a local fuel poverty indicator to measure performance at ward level for the 'Number of household's moved from low energy efficiency to high energy efficiency'.	Claire Frost, Strategic Housing Manager	A Service Improvement Bid will need to be submitted	April 2011 onwards	Monitoring of this indicator is dependent on access to the UNO software. This is

	Recommendation	Responsible Officer	Financial Implications	Delivery Timescale	Risks to delivery/ Officer Comment
			during 2012/13 for £1,200 per annum to enable funding for the UNO software from 2013/14.		funded by RIEP from April 2011-March 13, but will require additional resources from that date onwards.
10.	That BDC Communications Unit re-visits current promotional activity and ensures greater emphasis on Bassetlaw as a place to be proud to live and improve self-esteem.	Jonathan Brassington, Communications Manager	To be met within existing budgets	Ongoing	All editions of Bassetlaw News and all key publicity campaigns receive approval by Editorial Panel (cross-party group) as to their suitability for publication. The work programme of the Communications Unit supports delivery of the Corporate Plan which aims to build a confident future with the area and its' residents having a strong local identity and pride in the District (priority 2.3).

	Recommendation	Responsible Officer	Financial Implications	Delivery Timescale	Risks to delivery/ Officer Comment
11.	That BDC have discussions with the WCU to discuss the feasibility of locating in Retford Town Hall and agree one of the two stated accommodation options: 1. CU rent from Bassetlaw District Council two desk spaces, plus an additional cash handling facility. This would require an additional service cost for use of facilities, which would be determined at the time of ratification of the agreement. 2. CU use CAB interview rooms at no cost to the Council, but rent a cash handling facility.	Andrew Burton, Head of Revenues & Customer Services Mike Hill Head of Finance and Property Finance Management Services	Possible income, unless Cabinet agree to any waiver – separate report required. Option 1: Rent for 2 days a week cash handling facility at £1,500. Rent for front desk space for 2 days per week at £1,000. Option 2: No cost for use of CAB interview space. Rent for 2 days a week cash handling facility at £1,500.	2012 onwards – exact date to be determined, dependent on progress by WCU.	Bassetlaw District Council would be willing to assess the feasibility of supporting WCU to offer appropriate service delivery to residents in the east of the District. Once the feasibility study is completed Cabinet will need to take a final decision on the level of support to be given by way of waiving rental income or making full cost charges.

	Recommendation	Responsible Officer	Financial Implications	Delivery Timescale	Risks to delivery/ Officer Comment
12.	That BDC provide financial support to WCU to improve advertising and signage to encourage people to use their services.	Gillian Blenkinsop, Corporate Development and Policy Manager	£1,000 for signage. To be submitted as a Service Improvement Bid during 2011/12.	April 2012 onwards – subject to finance.	Availability of finance
13	That BDC considers establishing a Money Advisor post, similar to that of A1 Housing, within Revenues and Customer Services	Andrew Burton, Head of Revenues & Customer Services	Option 1: Rebrand existing BDC Benefits post – £2,000 for officer training to be met within existing budgets. Option 2: Rebrand existing BDC/ Newark & Sherwood Revenues & Benefits post – £2,000 for officer training to be met within existing	2012/2013	Capacity to deliver. Approval of revised structure of service

Recommendation	Responsible Officer	Financial Implications	Delivery Timescale	Risks to delivery/ Officer Comment
		budgets. Option 3: Redeployment of BDC officer from outside of Revenues and Benefits Service – £2,000 for officer training to be met within existing budgets.		
		Option 4: Recruit new additional post to Revenues and Benefits Service – at Scale 3-4 approximately £23,000 plus on costs.		

2. Background

2.1 Child Poverty Act 2010

The new Child Poverty Act 2010¹ aims to eliminate Child Poverty by 2020. This received Royal Assent on 25 March 2010 and the Coalition Government has indicated that it will support the plans for 3 year National Strategies with a target to reduce Child Poverty to 10% by 2020. The current national rate of child poverty is 23%. It has taken 10 years to reduce the rate by 2%.

The Act requires the Secretary of State to meet four targets to eradicate child poverty by 2020. It requires a national strategy every three years to meet these targets. The Act introduces new duties on local authorities and their named local partners to:

- a) Co-operate to put in place arrangements to work with partners to reduce, and mitigate the effects of, child poverty.
- b) Prepare and publish a local child poverty needs assessment to understand the drivers of child poverty in their local area and the characteristics of those living in poverty.
- c) Prepare a joint child poverty strategy setting out measures that the local authority and each named partner propose to take to reduce, and mitigate the effects of, child poverty in their local area.
- d) Local Authorities to take their duty to reduce child poverty into account when preparing and revising their Sustainable Community Strategies.

There are 4 key areas that the review will need to look at:

- Life Chances
- Employment Skills
- Place
- Financial Support

Children who are brought up in poverty will have a greater chance of suffering from ill health, obesity, low educational attainment, and being classed as Not in Education, Employment or Training (NEET). The level of NEET's in Bassetlaw is higher than the Nottinghamshire average, which is higher than the national average. Nationally it costs £25bn to deal with the issues of poverty including loss of income tax and payment of benefits.

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¹ http://www.dwp.gov.uk/policy/child-poverty/

2.2 Moving Forward

The vision for the Countywide strategy will set out the challenges to be tackled in the District. The outcomes have to be realistic within the resources that are available in the current financial climate and need to be able to measure our progress. This will require identifying a baseline of child poverty in Bassetlaw. The targets have been set out in the Child Poverty Act 2010. Bassetlaw should focus on the requirements of the County-wide Child Poverty Strategy. There is a commitment by partners in Bassetlaw such as CAB, Children's Centres, and Worksop Credit Union to contribute to the Countywide strategy.

2.3 Role of Local Authorities

Nottinghamshire County Council

Under the terms of the Act, Nottinghamshire County Council (NCC) as a top tier authority has to produce the Child Poverty Strategy and District Councils have a duty to co-operate.²

A Child Poverty Reference Group has been established with a range of statutory partners including Probation, District Councils, Jobcentre Plus and many more. A Child Poverty Needs Assessment and Strategy are currently being developed, which will set out what we already know about our area and the key issues. The Strategy has to be completed by 1st April 2011 and the Joint Strategic Needs Assessment was finished by December 2010.³

² http://www.nottinghamshire.gov.uk/home/learningandwork/childrenstrust/childpoverty.htm

http://www.nottinghamshire.gov.uk/jsnabassetlawprofilenov10.pdf

⁴ http://www.nottinghamshire.gov.uk/es/nottschildpovertyneedsassessmentexecsummary0211.pdf

The Local Government & Public Involvement in Health Act (2007) requires local authorities and primary care trusts to work together to produce a Joint Strategic Needs Assessment (JSNA) for their area. This is designed to describe the current and future health and well-being needs of the local population and the strategic direction of service delivery to meet those needs.

In 2008, the JSNA was published by Nottinghamshire County Council, NHS Nottinghamshire County and NHS Bassetlaw. In September 2010 the children and young people's chapter was refreshed and expanded to explore each of the Every Child Matters outcomes individually:

- Being healthy
- Staying safe
- · Enjoying and achieving
- Making a positive contribution
- · Achieving economic well-being

Data on Bassetlaw District has been drawn directly from the refreshed children & young people's chapter of the JSNA.⁵

The Nottinghamshire Child Poverty Strategy should link to the Nottinghamshire Sustainable Community Strategy and the Bassetlaw scrutiny review should be in step with these dates to have an input into the Strategy.

The following information can be accessed from the Nottinghamshire County Council website⁶:

- Nottinghamshire and District maps highlighting the levels of child poverty by ward and Lower Super Output Area in Bassetlaw.
- Briefings
- National Guidance
- National Child Poverty Strategy consultation
- Useful web links

The vision is "to achieve a fair and inclusive society where every child is given the best start in life and an equal opportunity to fulfil his or her potential" (as stated in the consultation document).

⁵ http://www.nottinghamshire.gov.uk/jointstrategicneedsassessment.htm

⁶ www.nottinghamshire.gov.uk/childpoverty

The Building Blocks of the Child Poverty Strategy are:

- A. Place and Delivery safe, cohesive communities that support children to thrive e.g. less crime and anti-social behaviour, reduced homelessness, improved social housing
- B. Family and Life Chances Improvements in family outcomes and children's life chances so that poverty in childhood does not translate into poor outcomes
- C. Employment and Skills i.e. more parents in work that pays through childcare, good transport links, skills to match the jobs available
- D Financial support that is responsive to families' situations e.g. welfare, debt advice, money management

The Key Recommendations are:

- Embed Child Poverty into core work
- Use a Think Family Approach
- Use a targeted approach
- Use early intervention approaches
- Integrate service provision
- Increase skills & employment
- Engage the private sector and Local Enterprise Partnership (LEP)
- Use evidence based practice, improve evaluation & performance management
- Improve workforce skills to help tackle child poverty
- Further assess local needs

The Nottinghamshire Partnership has produced a Stakeholder Briefing on Working Together to Tackle Child Poverty in Nottinghamshire⁷ that states the Nottinghamshire Vision as follows:

"Our ambition is for Nottinghamshire to be a place where children grow up free from deprivation and disadvantage, and birth and social background do not hold people back from achieving their potential. We will work together to reduce levels of child poverty and to mitigate the effects of child poverty on children, young people and families, as well as on future generations.

We will work together to ensure that by 2020 there are less than 10% of children in Nottinghamshire who live in poverty in 2010/11 that equates to less than £361 per week before housing costs for a couple with two children."

Bassetlaw District Council

Background

The Children's Act 2004 and "Every Child Matters" outcomes gave the District a wider role. Many of the services for children and young people (CYP) are provided by Nottinghamshire County Council but the Act gave a wider role for housing, well being, education and safeguarding to the Districts.

The Senior Manager, Support Services is the lead officer in BDC with responsibility for Children and Young People. He represents the Council on the statutory and other groups that work on CYP issues at a district and county level. In addition the Council has a Member Champion - Councillor Chris Wanless.

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⁷ http://www.nottinghamshire.gov.uk/es/childpovertybriefingfinalversiondec10.pdf

Roles and Responsibilities

Bassetlaw Council is a partner in the Nottinghamshire Children's Trust Board (NCTB) and the Bassetlaw Local Strategic Partnership (BLSP) has a CYP Sub Group that is chaired by Sue Gill, Head of Partnership Commissioning, NHS Bassetlaw. The Council has an Officer Working Group, which includes A1 Housing and Manton Community Alliance (MCA) to look at issues and raise awareness of changes to legislation. The Cabinet receives guarterly performance reports prepared by the Senior Manager, Support Services, which recognises the strategic role of the Council.

At a strategic level the NCTB is committed to improving the lives of children and young people by ensuring that Nottinghamshire is a place where they can all achieve their full potential and promotes co-operation between all partners to improve outcomes on all aspects of CYP's lives.

The Nottinghamshire Safeguarding Children Board (NSCB) supports child protection.⁸ The Board is the key statutory mechanism for agreeing how relevant organisations co-operate to safeguard and promote the welfare of children and ensure the effectiveness of what they do. The work of the NSCB fits within the wider context of the Children and Young People's Plan (CYPP)⁹ and the Board is responsible for the improvement priority 'Protecting the most vulnerable children and young people'. The CYPP describes how the members of the Nottinghamshire Children's Trust Board will work together to improve the lives of children and young people in Nottinghamshire. The current plan has been reviewed and will be completed by April 2011.

The Lead Officer represents the Council on both the NCTB and the NSCB.

Projects

BDC is involved in a project with the University of Warwick Local Authority Consortium on Child Poverty. The other authorities include Birmingham, Liverpool, Cornwall County Council and councils from the West Midlands. The BDC representatives are Councillor Chris Wanless and Steve Brown (Senior Manager, Support Services).

http://www.nottinghamshire.gov.uk/home/learningandwork/childrenstrust/cypplanhome.htm

⁸ http://www.nottinghamshire.gov.uk/nscb

• Rural Poverty in Bassetlaw.

"Poverty is about having access to what others in society take for granted." Rural Poverty is specific to Bassetlaw as it is defined as a rural area. Other local authorities in Nottinghamshire do not have similar rural poverty problems. The local issues identified include:

1. Transport

Access to services is important as if residents do not have access to private transport it will result in participation poverty and service poverty. The provision of public transport services in rural areas is a key issue to prevent social exclusion. Work in Wales has identified that access to services can be five times the cost in rural areas. Access is the major issue and can lead to income poverty, Participation Poverty, Service Poverty - Access to Services and Transport and Social Exclusion.

2. Access to Health Services

Bassetlaw residents often have to travel to South Yorkshire to receive health care in Doncaster and Sheffield hospitals.

3. Employment and Childcare Facilities

4. Housing - Affordable

It has been suggested that young people in rural areas cannot access affordable housing. The Local Development Framework (LDF) is looking at ways to increase the availability.

5. Fuel Poverty

In rural areas it is estimated that fuel costs have doubled as access to a mains gas supply is limited in certain areas of Bassetlaw.

3. Method of Review

3.1 Summary of Review Meetings and External visits

Meeting	Witnesses	Evidence Gathered
Wednesday, 8th September, 2010	Steve Brown, Support Service Manager, BDC	Scoping Exercise
Thursday, 7th October, 2010	Claire Frost, Housing Strategy and Renewal Manager, BDC	Affordable Housing in Bassetlaw
Tuesday, 12th October, 2010	Diane Herrington, Worksop & District Credit Union Steve Saddington CAB	Debt and money management
Wednesday, 27th October, 2010	Sally Penn, Senior Co-Ordinator, Bassetlaw Children's Centres Sue Gill, Head of Partnership, Commissioning, NHS Bassetlaw	Children and Young People 's Health Young families
Tuesday, 9th November, 2010	Andrew Burton, Head of Revenues and Customer Services	Benefits Service
Thursday 16 th December, 2010	Robert Wilkinson, Economic Development Manager, BDC	Economy and Skills - p romoting prosperity in Bassetlaw
	Sue Sterling, Child Poverty Consultant	Child Poverty Needs Assessment in Bassetlaw
Monday 10th January, 2011	Rachel Burton, Service Manager - Housing, Housing Services (Worksop), A1 Housing	Social Housing provision in Bassetlaw

Meeting	Witnesses	Evidence Gathered
Thursday 27th January, 2011	Draft Recommendations	
Monday 21 st February 2011	Draft Final Report	

4. Addressing the Scope: Evidence Gathered for Recommendations

We all have a role to play in tackling poverty, the scrutiny review aims to improve outcomes for children and families as well as support economic regeneration to create sustainable jobs and a prosperous local economy. All Bassetlaw District Council services need to consider how they can help to reduce child poverty and its effects. As many of our services are delivered in partnership, partners also have a key role.

4.1 Defining the District Council's stance in supporting Nottinghamshire County Council in providing a needs assessment and strategy to eliminate child poverty.

Defining Poverty

The consultation on the Act¹⁰ stated that Child Poverty means growing up in a low-income household. When children and families experience poverty and deprivation, they have a standard of living that is well below average for Britain today. The research evidence shows that low income and deprivation has a complex cycle of interaction between material resources, environmental factors and family circumstances which harm children's healthy development and prevents children in poor families achieving in childhood. Poverty affects the children's adult lives and prevents them fulfilling their potential leading to intergenerational cycles of poverty and disadvantage.

There are many ways to define poverty but the most widely used definition of poverty is living in a household that has a disposable income below 60 per cent of the median income. The median is the mid-point of the income distribution. Low-income rates are worst among lone parents, but the largest group of low-income households is couples with children.

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http://www.dcsf.gov.uk/consultations/index.cfm

The Panel also looked at examples of other scrutiny reviews of Child Poverty (See Bibliography):

- The London Poverty Profile 11
- IDEA Beacon Scheme including the London Borough of Tower Hamlets
- Newcastle Children's Services
- City of Bradford Scrutiny of Child Poverty
- Cornwall County Council
- Tackling Child Poverty in Stockport
- Warwickshire County Council Scrutiny of Child Poverty
- Ealing Worklessness and Skills

Many people believe there is very little child poverty in the UK today, but this is not the case - just over a fifth of children are in relative poverty (2.9 million children in 2007/08). Poverty damages childhoods and some families cannot, for example, afford to keep their homes warm, or pay for basic necessities and activities, such as school uniforms or social outings. Poor children are less likely to achieve higher level skills and qualifications, which limit their economic activity. Young people living in poverty are more likely to have poorer health outcomes including teenage pregnancy which starts the cycle of poverty again. Children living in deprived areas are also more likely to be obese. Child poverty also costs the national economy £25 billion per year.

Working to reduce Child Poverty in Nottinghamshire

The ambition is for Nottinghamshire to be a place where children grow up free from deprivation and disadvantage, and birth and social background do not hold people back from achieving their potential. Childhood disadvantage is caused by a range of complex factors, we need to work together to improve children's life chances. We aim to reduce persistent poverty, prevent future poverty and increase social mobility, especially within the current climate of recession and increasing unemployment.

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¹¹ http://www.londonspovertyprofile.org.uk/?dm_i=679,6W61,SEW7N,H191,1

Bassetlaw Data Profile

The Council is working to produce a comprehensive database using Bassetlaw Insight and GIS - key sources of information are available on the NCC website 12. Target areas and at risk groups can be identified and BDC can use this information to implement its strategy. The Council has to have an understanding of the picture of poverty and this data will help the process.

Once the baseline has been established it can be used to track progress up to 2020. A recommendation of the Panel is to support the production and implementation of a Countywide Child Poverty Strategy and submit regular progress reports to **BDC** Cabinet.

The Nottinghamshire Needs Assessment has a comprehensive profile for Bassetlaw. 13 The Panel received the following facts:

- Child Population
 - 1.249 live births in 2007
 - 6,000 children aged 0-4 yrs
 - 5.3% of the total population
 - 26,300 children aged 0-19 yrs
 - 23.4% of the total population
 - 26,700 children aged 0-19 yrs predicted in 2020
 - 21.4% of the total population
 - 455 children of school age from black / ethnic minority backgrounds
 - 2.8% of the school age population
 - 19.2% of children aged 0-15 yrs living in poverty

http://www.nottinghamshire.gov.uk/es/childpovertybriefingfinalversiondec10.pdf
 http://www.nottinghamshire.gov.uk/es/jsnabassetlawprofilenov10.pdf

C&YP District Profile for BASSETLAW DISTRICT



The chart below shows a profile of outcomes for children and young people in Bassetlaw district compared to the rest of England. The local result for each indicator is shown as a circle, against the range of results for England which is shown as a bar.

Significantly worse than England average
 Not significantly different from England average
 Significantly better than England average
 No significance can be calculated

6	Achieving economic well-being			Make a contr	positiv	re	E	njoy an	d achie	ve		Stay	/safe				Beh	ealthy			Domain
21 Child Wellbeing Index	20 NEET*	19 Children in poverty	18 Voted in school elections*	17 Participation in positive activities*	16 First time entrant to Youth Justice System*	15 Secondary school persistent absence	14 GCSE 5+A*G - Children in care*	13 Foundation Stage Profile*	12 Physically active school children	11 GCSE 5+ A*-C (inc. Eng/Maths)	10 Children who say they have experienced bullying*	9 MWR immunisations ^A	8 Homeless families	7 Hospital stay following injury	6 Teenage conceptions	5 Substance misuse by young people*	4 Obese children (aged 10-11) ^x	3 Obese children (aged 4-5)^^	2 Emotional health of children*	1 Breastfeeding Initiation*	hdicator
162.3	6.8	19.2	47.8	70.9	18.0	7.5	47.0	39.4	86.4	39.7	48.3	85.9	22	1899	423	10.7	23.9	10	623	58.7	Bassethw District
138.4	6.6	224	425	69.5	17.9	5.6	43.4	47.0	90.0	49.7	48.0	85.0	22	1440.26	41.2	10.9	18.3	9.6	833	71.0	Eng Avg
358.8	14.4	6.0	24.3	50.7	38.9	113	26.0	19.0	77.5	33.3	57.7	56.3	13.5	2770	79.1	17.7	26.0	16.2	55.0	32.5	Eng Worst
•		•	•	•	•	•	Δ	*	•	*	٥		•		4	•		Δ	*		England Range
46.3	1.7	86.5	65.1	100.0	20	3.4	85.0	57.0	100.0	80.0	29.6	94.7	0.0	788	15.0	22	12.4	3.9	712	922	Eng Best

Note (numbers in bold refer to the above indicators)

Please note, more recent and up-to-date information may be available.

1 % of mothers initiating breastleeding 2007/08 2 NISO Ernditonal Health of Children based on 2008 Tellus3 survey 3 % school children in reception year 6, 2006/07 5 NIH 15 based on 2008 Tellus3 survey 6 Under 18 teenage conception rate per 1,000 females, 2005-2007 7 Crude rate of hospital admission following all injury per 100,000 population, persons aged <18 yrs, 2006/07 8 households with dependent children or pregnant woman accepted as unintertionally homeless and eligible for assistance, 2007 9 percentage of children immunised by their second birthday against MMR 2007/08 10 NIB9 based on 2008 Tellus3 survey 11 N/75 % at Key Stage 4 2008/08 12 % participating in at least 2 hours of high quality PE and school sport within and beyond the curriculum in a typical week 2007/08 13 % working securely across the EPYSP 2008/09 14 % at Key Stage 4 2007/08 16 NIB9 % Persistent Absence 2000/08 16 PEA measure 2002/07 2006 17 NIH10 based on 2008 Tellus3 survey 18 % based on Tellus2 survey 2007 19 Probability of hing in income deprived family, IDACI 2004 20 % young people aged 16-18 (inclusive) who are not in education, employment or training 2008 21 Child Well-being Index 2009 A data reported by PCT area, ** data reported at county level.

Income and Children

National statistics obtained by Bassetlaw Citizens Advice Bureau show that:

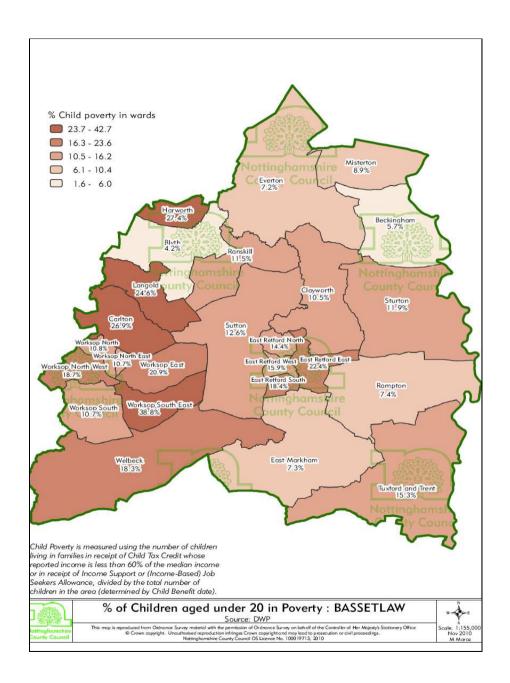
- 4,160 (18%) live in workless families
- 5,620 (24%) live in families which receive Working Tax Credit
- Total of 9,780 (42%) children in low income families

The wards with the highest number of children in low-income families are:

Worksop South East	1,445
Harworth	905
Worksop North East	795
East Retford East	680
Worksop North	670
Worksop East	615
Carlton	585

• Child Poverty in Bassetlaw

Nottinghamshire County Council looked at wards with 10%+ children living in poverty. In Bassetlaw there are 16 wards (see map). Bassetlaw is more deprived than the county and national average using both the Indices of Income Deprivation Affecting Children Index and the Child Well-Being Index.



Comparison with other East Midlands Authorities¹⁴

The percentage of children in families on out of work benefits shows that the highest rates are found in the urban areas of Nottingham (34%) and Leicester (31%). The lowest rates are in the more affluent areas such as Rushcliffe (8%). Bassetlaw with 18% ranks 13 out of 36 authorities. In Nottinghamshire only Ashfield (21%) and Mansfield have higher rates (23%). The numbers of 'Children in Workless Families' and 'Claimants on Workless Benefits' had fallen from February 2003 to August 2007 but has risen since that time.

Early Years Foundation Stage Profile assessments

Pupils (usually aged five years old) are scored against 13 assessment scales, each containing nine elements. These are designed to measure ability across a range of key skill areas. 10 of the 13 assessment scales are also categorised under the following areas for learning:

- Personal, social and emotional development (PSED)
- Communication, language and literacy (CLL)
- Mathematical development.

The standard level of achievement for each child is to score at least six points for each assessment scale, a total of 78 points. Bassetlaw scored below the county average and also had the second largest gap in the county between the lowest achieving 20% and the rest.

Key Stages

At Key Stage 2 in 2008/09, Bassetlaw's results were below the County average in all areas. At Key Stage 4 in 2008/09 39.7% of Bassetlaw achieved 5+ A*-C grades, including English and Maths which was below the County and England averages.

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¹⁴ http://www.endchildpoverty.org.uk/

• Young people not in education, employment or training (NEET)

Being in education, employment or training is essential to a young person's future employability and economic well-being. Being NEET between the ages of 16-18 is a major predictor of later unemployment, low income, teenage motherhood, depression and poor physical health. In 2009, Bassetlaw had the highest proportion of Year 11 leavers becoming NEET in the County at 5.9%. The identified 'hot spot' wards are:

Worksop South East – 11.2% East Retford West – 9.5% Harworth – 9.5% East Retford East – 7.7%

• Skill Levels

The latest NOMIS figures on skill levels in Bassetlaw are:

- NVQ 4 + figures are 15.3%, UK 29.9%
- NVQ 3 22.1%, UK 19.4%
- NVQ 2 20.3%, UK 16.1%
- NVQ 1 22.4%, UK 13.5%
- No qualifications 14.0%, UK average 12.3%

During 2008/09 in Bassetlaw, 317 young people started an apprenticeship, slightly above the County average. Improving skill levels are key to allow people to access better job opportunities and increased income and reduce poverty levels in the district.

Bassetlaw Health Profile¹⁵

The health profile for the District also shows the long-term effects of poverty. The health of Bassetlaw is generally worse than the England average. Levels of deprivation are higher and life expectancy is lower. Life expectancy for men living in the least deprived areas is 5 years higher than men living in the most deprived areas. Levels of breast-feeding, physical activity in children and smoking in pregnancy are worse than average. Bassetlaw has the highest emergency hospital admission rate in the county (19.5% above the standard rate). It is recognised that high emergency admission rates are associated with deprivation.

The data analysis has identified that there are areas of Bassetlaw with significant levels of child poverty and the associated problems of poverty such as debt, low skill levels, low aspiration levels and poor health.

The Panel does support the production of the Child Poverty Strategy.

Pledges for the Nottinghamshire Child Poverty Strategy

Local authorities in Nottinghamshire have been asked to make at least one pledge that can help to contribute to tackling child poverty. This should be targeted and aim to address a gap and it should relate to the 4 Building Blocks. The Panel agreed that Bassetlaw District Council should sign up to at least one pledge.

Recommendation:

• That BDC support the production and implementation of a Countywide Child Poverty Strategy and submit regular progress reports to BDC Cabinet. This should include agreement of at least one pledge that can help to contribute to tackling child poverty.

¹⁵ http://www.apho.org.uk/resource/view.aspx?RID=50215&SEARCH=Bassetlaw&SPEAR

4.2 Clarify the Council's duty in respect of Child Poverty and the ability to meet this?

As part of the process the Scrutiny Panel supported the offer from Sue Sterling, Child Poverty Consultant working for The Centre for Excellence and Outcomes in Children and Young People's Services (C4EO) who was a consultant to the Nottinghamshire Child Poverty Strategy, to meet with Heads of Service and partners to clarify their role. A series of meetings took place and she reported to the Panel on her observations.

Key Theme	Comments
Stories not statistics	To tackle poverty an area needs jobs with cultural change to raise aspirations. The effects of poverty are set by school age and by the age of 12 confidence levels and life opportunities will affect their options. The Needs Assessment for Bassetlaw shows the median income in Bassetlaw is £360, which indicates long-term poverty. The Panel needs to understand the stories behind the figures to understand child poverty in Bassetlaw and the witness evidence will provide this.
Produce evidence of need	The Needs Assessment identifies the areas in the district with the highest levels of poverty. This is the main statistical source for future service planning.
Understanding difference between District and County delivery	It is important to focus on what is happening in the District.
Prioritise what is important	The review has identified in the scope the key factors that it considers impact on poverty in the District.
Leadership	The review recognises that there needs to be co-ordinated action to deliver on the actions.
Approach needs to address poverty beyond Child Poverty	All services need to consider their impact on poverty. This can be addressed by using the existing internal Service Delivery Plan process and possibly in the future Equality Impact Assessments.
Agreeing 'what will work'	Funding is only part of it. The Panel in considering the evidence and has made practical recommendations about the way that BDC and partners can work.

Key Theme	Comments
Use existing networks wherever possible	The District works in partnership through the BLSP and other informal networks to reach out to the local community and target resources. Where they work well they should be maintained.
Vital to communicate and involve the children and families experiencing poverty	The review has established that communication of the services available is important.

She noted that whatever model BDC adopted should be specific to Bassetlaw's needs.

During the course of the review these issues were addressed and the recommendations of the Panel aim to produce actions that are specific to the identified needs of Bassetlaw. The review considered that the following recommendations could help the Council to deliver on its duties in respect of Child Poverty:

1. At a national level in the Equality Act 2010, the socio-economic duty has not been adopted but the Council could, if Cabinet considered it appropriate, adopt poverty issues as a local requirement. The Council achieved the Achieving level of the Equalities and Diversity framework in February 2010 and so is recognised as a Council that offers equality in access to services. The existing BDC Single Equality Scheme and Equality Impact Assessment statements could be adapted to include consideration of poverty on access to services as part of the day-to-day work of the Council.

Recommendation:

• Ensure the impact of District Council actions on poverty are considered and that this issue be integrated into our wider approach to Equalities.

2. The Panel recognises that leadership is important to ensure that there is a council wide approach and that poverty is everyone's business. Many of the services are delivered in partnership and the Panel supported the recommendation to have both a Member and Officer Champion to co-ordinate the work on poverty and focus on the identified actions.

Recommendation:

• That BDC designate a lead officer and Member Champion for co-ordinating BDC's approach to addressing Child Poverty/Poverty in general.

How does the Council deal with this internally?

On consideration of the evidence the Panel concluded that all Council services are of equal importance. The Panel identified specific issues to focus on in the scope of the review as detailed below.

Affordable Housing

The Local Development Framework sets out the spatial planning guide that will deliver the future development needs for the local community to 2026¹⁶. The Panel heard evidence about the process to determine the levels of affordable housing that are included in new developments. The Council outlines what it wants for an area before a developer submits a planning application by looking at the needs of the area and the viability. The Council can set a percentage of the houses to be affordable housing on the development. In 2008 Cabinet agreed to revise the Council's policy, to provide a minimum of 30% affordable properties on all developments over 15 properties. The development can also include properties for rent and developers can work with Bassetlaw Strategic Housing and Registered Social Landlords and these joint negotiations take place before the planning application is submitted. 17

This is difficult at the moment as affordable housing is not always viable in the economic downturn. Other options include joint equity/shared ownership and low cost rented properties. The Rent Inspector sets the rents for the local area and ensures that Registered Social Landlord (RSL) rents are comparable with Council rents. Benefits now have to be paid directly to the person and not the RSL. A Strategic Housing Land Availability Assessment (SHLAA) has been carried out and the full assessment is available on the BDC Website 18. It forms part of the Local Development Framework and gives information on the availability of housing land in the district for the next 15 years.

http://www.bassetlaw.gov.uk/services/planning_building/planning_policy/local_development_framework.aspx
 http://www.bassetlaw.gov.uk/services/planning_amp_building/planning_policy.aspx

http://www.bassetlaw.gov.uk/PDF/Final%20SHLAA%20Vol%201.pdf

Rural Housing

Rural housing is a priority of the Council's Corporate Plan, Core Strategy and Local Development Framework. A Needs Assessment has been carried out and a specialist rural enabler in developing RSL has been engaged. Currently there are two schemes in progress Gringley and Everton. The s.106 lettings policy would ensure people from the parish would get first priority. Under the lettings agreement the properties would be offered to people meeting the following criteria:

- Currently live in the Parish
- Have family in the Parish
- Work in the Parish
- Have a connection with the Parish
- Live in the next Parish

The new Localism Bill will include proposals to encourage new houses in rural areas.

Other initiatives are in place such as the Homes and Communities Agency (HCA) that gives grants to Councils to build social housing. Bassetlaw has had a confirmed grant for 2-3 shop fronts with 9 RSL flats above to be built on the toilets at the back of Retford Town Hall on Exchange Street. This is currently going through tendering process with building to start in 2011.

Transport

Transport was raised as an important issue as rural people need to be able to get into the towns to seek advice and look for jobs. Nottinghamshire County Council (NCC) has a duty to produce a Nottinghamshire Transport Plan, which takes account of rural accessibility. Retford Action Centre has recently launched a Bassetlaw Community Minibus service accessible to groups across the District but community transport has to be sustainable in the long term. While demand for the service has been evidenced, it will require dedicated resource to ensure the service is well promoted to ensure viability.

A1 Housing

A1 Housing is the key provider of social housing in Bassetlaw. Key facts are as follows:

- The Council has 6948 properties of which nearly half are designated for the over sixties.
- The average rent is £55 per week and includes repairs, gas servicing of heating and hot water systems. (Private rents are around £80).
- There are currently 4055 people on the waiting list most are low priority.
- There are approximately 640 empty properties each year.
- 1072 people are actively bidding for family houses. A1 Housing operates a Choice Based Letting Scheme and there is a higher demand for Worksop and Retford than rural areas.
- 685 properties are available to let currently of which 60% of them are suitable for applicants under 60. (Jan 2011)
- Turnover of houses has reduced from 31% 5 years ago to 27%, currently.
- Other advertisers and advice on housing options is provided A1 are currently negotiating to include Private Landlords.
- Most over 60's want a two-bed bungalow and most under 60's want a family house but this does not reflect the actual stock.
- 87% of those on the waiting list are not A1 tenants.
- They currently have 63 empty properties.
- 99.7% of rent is collected. 1000 cases out of 7000 tenants are in arrears but it does fluctuate. The outstanding amount as at Dec 2010 was £425,000.
- Anyone who is homeless is given a priority Band A. There are no more than 14 priority cases at one time

Evictions

There were 11 evictions last year for rent arrears - most terminate the tenancy at court. If the people want to be re-housed in the future by A1 Housing the arrears will need to be cleared. A1 do not track if they find alternative accommodation but do put necessary support in place before the case goes to court. There is a comprehensive procedure in place to try to prevent the case reaching court. The BDC Housing Needs Team is provided with all the details so they can provide support. A1 work with CAB and Framework to provide support around the court system, legal advice, and advocates for tenants. The

very first letter directs tenants to the CAB to seek advice. The District Judge can suspend the Eviction Warrant up to the morning of the eviction and most evictions do not involve families.

The Panel requests that A1 monitors the number of evictions in its properties, especially for families, and reviews its processes in response to changing circumstances if more people are unable to pay their rents.

Economic Development

The BDC Economic Development Unit has the approach that regeneration and the associated increase in prosperity decreases poverty. The Economic Development Manager advised that regenerating an area is "a marathon not a sprint". BDC is supporting the development of a vibrant local economy through:

• The priorities in its Corporate Plan 2010-2013.

Regenerate the Area and Improve the Environment People Live In

We believe that everybody in Bassetlaw should have the opportunity to enjoy a quality standard of living. We are committed to making Bassetlaw a district that people want to live in; a district they can be proud of; a district that is clean, green, safe and healthy.

Support a Vibrant Local Economy

Maintaining a vibrant and growing local economy in the district is vitally important. Growth will provide new opportunities for those currently out of work.

- The Local Development Framework
- The Service Delivery Plans, which set out, how each service will contribute to the prosperity of Bassetlaw.

Key regeneration Initiatives include:

Project	Description	
Worksop Creative Village	This is to regenerate a dilapidated site by the Canal in Worksop for artists and craft industries for business and workshop space using £600,000 European Regional Development Funding and the £396,000 by BDC. The work will start in May 2011 and complete February/ March 2012. Other partners are also regenerating the immediate area such as the Canal, Priory Church and the new library.	
Savoy Cinema Development	Work will start in March 2011 and there will be a positive effect on the economy of the surrounding area and the nighttime economy.	
Bridge Street Market redevelopment Worksop	Linked to the Cinema development this has involved a re-launch and relocation, increasing footfall and number of stallholders.	
Retford Enterprise Centre	An innovative approach to enterprise. The Bridon site (a previous industrial site) was developed for housing and contributed £800,000 section 106 monies to the building confider of the centre. EMDA contributed the remainder of the £1.7million cost. It opened in Ju 2010 and is built to the highest environmental standards with air source heating ar cooling. The aim of the centre is to change the culture of enterprise in Bassetlaw. It can house 125 jobs in 28 units. The hope is that 4-5 businesses will generate and grow ar move on.	
Retford Market Square	This area has been refurbished and will re-open in March 2011. It is part of the regeneration of the town centre.	
Harworth Growth Zone	Bassetlaw LDF has included the site as having employment potential with 84 acres of employment land identified creating 2,000 jobs. Over the next 20 years it can impact on poverty in the immediate area and across the District. Bassetlaw was part of the Sheffield City Region and Harworth is near to Robin Hood Airport and has the opportunity to establish employment and business opportunities. The two pillars of deprivation are unemployment and benefits dependency and a low skills base. BDC and North Notts College are in early discussions to create a new facility at Harworth, which it is hoped will	

Project	Description			
	support other work tackling the causes of deprivation.			
Backing Bassetlaw Loyalty Card	The scheme establishes local shopping patterns and loyalty to local shops.			
Retailer Development	This is aimed at smaller retailers to help them develop their businesses. There is also emphasis on improvement of the retail offer in our principle town centres.			
Participatory Budgeting	This initiative with the local business community aims to encourage people coming to the town centres through parking offers linked to Backing Bassetlaw Loyalty Card.			
Business Seminars	These are to help general business covering topics such as beat the recession, why banks aren't lending, social networking, selling to the business sector. There are also 2 Business Forums in Retford and Worksop covering 2,000 businesses.			
High Speed Data Transfer	The UK average for HSDT is currently 2 mbps but parts of Bassetlaw such as Misson and Misterton do not receive this. In comparison, Japan and South Korea have 10 mbps of High Speed Data Transfer (HSDT). The aim is to create 2 hubs at Welbeck ar Retford Enterprise Centre for HSDT to encourage business. A recent report by the Commission for Rural Communities (February 2011) stated that the widening digit divide has a greater impact on rural communities because of their difficulties in accessing high speed internet services. It will have a number of economic impacts on rural businesses and on people living in rural communities.			
Taste of Bassetlaw ¹⁹	The Taste of Bassetlaw Awards aims to establish Bassetlaw with a reputation for high quality food to attract people to the District.			
Rural Economy	The Leader Project has received £1,536,848 of funding for projects. 28 new jobs have been created, 12 businesses assisted and 10 projects are in the pipeline.			
Employment Gateways – MTC (Making the Connection).	The scheme engages with employers. It provides specific training for unemployed people for specific jobs and the person is guaranteed an interview. The success rate is 70% with 50 people per year obtaining a job. It costs £20,000.			

http://www.bassetlaw.gov.uk/news/latest_news/october_2010/taste_of_bassetlaw_awards.aspx

Project	Description
Local Enterprise Partnerships (LEPS)	The position for Bassetlaw is not clear as it is in two - Nottinghamshire/Derbyshire and Sheffield. Bassetlaw will focus on Sheffield as we were in the Sheffield City Region area. The Sheffield LEP has been set up but currently they receive no government funding and their role needs to be clarified.

Other initiatives include:

- Access to employment for young people This is especially in rural areas is important. Nottinghamshire Wheels to Work is a transport solution project aimed at helping people aged 16 plus in rural areas to get over the initial problem of getting to work, training or education. It is operated by Rural Community Action Nottinghamshire (RCAN)²⁰. The project aims to offer transport where no suitable alternative transport exists and provides a Moped Loan scheme. They receive a taxed, insured and fully serviced moped for 6 months and a Compulsory Basic Training (CBT) course, plus safety equipment. A contribution of £60 a month (£40 if on a course and not working at all) is made towards the costs. They will be covered by a breakdown recovery service. IGNITION is a free scheme which can offer a bicycle, public transport and taxi vouchers, and training and equipment for those able to use a friend or relative's moped.
- Tourism is worth £142,000,000 to local economy. It supports 2,400 local jobs. The current market conditions present both challenges and opportunities to encourage tourism.
- Skills are key Bassetlaw has a low skills base. This is being tackled by the BLSP with a range of initiatives; refer to Partnerships Section (page 70).

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²⁰ http://www.rcan.org.uk/projectlist.php?id=12

As well as helping families through the current economic downturn the Council is focussed on the long-term to break, in some cases, generations of poverty deprivation by improving job opportunities and the quality of jobs available. The Panel noted that the income level for people who live in the District but work outside is higher than for those who live and work in the District.

Recommendation:

• That BDC Economic Development Unit ensure successful completion of all current initiatives (as listed in the report), with particular emphasis on initiatives of the Sheffield and Nottinghamshire & Derbyshire LEPs linked to improving specific workforce skills for priority sectors.

Financial Inclusion

The Council has integrated service provision to provide support and advice for people to help them manage their finances. Financial Inclusion means that people can access the financial services needed to participate in society. Organisations that support this include:

Worksop Credit Union

Credit unions aim to help people take control of their money by encouraging them to save what they can, and borrow only what they can afford to repay. They are community savings and loan cooperatives, where members pool their savings to lend to one another and also help to run the credit union. Anyone who lives or works in the common bond area can join. The current common bond was extended to cover all Bassetlaw and Bolsover in December 2010. It stretches to Meden Vale, Worksop and two thirds of Bolsover. Membership is open to employed, unemployed, young or old.

The benefits of membership are easy saving, people pay in what they can afford, when they can afford it. Saving is done on a regular basis but not a regular amount. They offer low cost affordable loans so that people do not have to use loan sharks or other companies that charge high rates of interest. They offer free life savings insurance, and free loan protection insurance. Credit Unions are authorised and regulated by the Financial Services Authority. If people have problems they can go to the Financial Ombudsman. In 2009/10 in the UK only 14 complaints were received.

National Financial Inclusion Information

Data available shows the extent of the problem at that level:

- 60% of financially excluded live in Social Housing
- 16% of social rented tenants do not have a 'proper' bank account
- 81% have no savings
- 91% have no insurance cover
- Over 3 million borrow from doorstep lenders at interest rates well over 175% APR

Local Information

Worksop and District Credit Union Statistics (Loans):

Number of Loans applied for Oct 06 – Aug 10 2397

Total Approved 1997 (83.3%)
Total £ Amount Loaned £762,041
Average £ loan £382

These can be compared to information on DWP Loan Statistics:

Number of loans applied for July 06 – Aug 10 359,276 Total Approved 305,982

Total £ Amount Loaned £132,073,569

Average £ loan £432

(Statistics taken from DWP website 30th Sept 2010)

Client Profile

A profile of the people who are members of the WCU is as follows

- 69% Females
- 31% males

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• Age range 25 - 34 = 33\%

35 - 49 = 33\%

65 + = 2\%
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- Unemployed = 51%
- In receipt of working age benefits = 79%
- In receipt of pension age benefits = 3%
- Social Housing LA/HA = 58%

The Credit Union tries to reach out to the financially excluded who are not able to access basic bank accounts or impartial advice by:

- Awareness (best method word of mouth). Advertising and marketing are expensive and do not always work.
- Partnership working with CAB and A1 Housing
- Signposting from (CAB, Sure Start, District Councils, Job Centre Plus, Housing Associations)

It has a proactive approach by providing education in money management, maximisation of benefits, access to bank accounts, (by working in a pilot partnership with Barclays Bank) safe savings, affordable credit from a responsible lender. It does not lend to people who cannot afford to repay. Loans are not provided instantly and take 7 days to be received. It also signposts debtors to Worksop CAB if they cannot afford to borrow to ensure that they are claiming benefits that they are entitled to and receive debt management advice.

Comparison with other lenders on Lenderscompared.org.uk showed that based on a loan of £500 the %APR for Worksop Credit Union was 26.8% compared to 342.5% with a loan company and the total amount repaid was £553.40 compared to £881.50. Short-term pay day loans are becoming more available and companies advertise on TV. The actual rate of interest can be over 2000%.

The Credit Union offers different types of savings account, loans and repayment methods to members. People can access a Saver loan when they have saved regularly for 8 weeks at one and a half times the amount saved. Loans are available for people who have not saved but are charged at a higher rate. Both loans do not have additional payments if the loan is repaid early. There is flexibility on the repayment of loans including cash (over counter or at collection point), standing orders, payroll, Carers Allowance or Child Benefit.

There is flexibility in savings with a maximum of £10,000 allowed; paying an annual dividend (currently 1% that is approved by the members) and notice is required for withdrawal. Anyone setting up an account to receive Child Benefit payment must also set up a Junior Saver account and part of the benefit has to be saved into the Junior account. The remainder can be used to pay off a loan. This encourages saving whilst paying off a loan.

If people use doorstep lenders charging high rates of interest it can be a downward spiral and increased poverty. Using doorstep lenders is generational and the new family members continue the process. If people do not have a bank account and are paid by cheque they have to go to shops that will cash them and have to pay to change the cheque for money. Credit Unions can break the cycle and the families are not disadvantaged.

The Credit Union also works in partnership with BDC and CAB on financial inclusion, fuel poverty and Local Authority Repossession Prevention Fund (LARPF). The LARP fund is for people who cannot pay mortgage or rent arrears and is a loan over 3 years. WCU also works with A1 Housing and uses the residents' magazine - InTouch to reach out to potential customers.

The Panel wanted the District Council to support the Credit Union to reach as many people as possible. The belief was that many people in Bassetlaw do not understand the role of Credit Unions – unlike in other countries such as Ireland where they are commonplace. Credit Unions have to compete with other financial institutions that use national campaigns and have large budgets for advertising and signage. It was suggested that BDC can use its information points, Bassetlaw News, website to explain what a Credit Union is and its benefits.

Bassetlaw Citizens Advice Bureau (CAB)

CAB is the main provider of free personal debt management services in Bassetlaw and 70% of the CAB's clients are on low incomes.

The Director of the CAB explained that it provides specialist and general advice. General advice is provided by 40 trained advice volunteers through drop in (face to face), telephone and video link. There are Advice centres in Worksop & Retford with Help Point services at Tuxford, Harworth, Misterton & Langold. Specialist casework services in personal debt and welfare rights are delivered by 6 paid staff. 750 clients had welfare benefit problems of which 280 required a casework service usually to prepare for and represent at a tribunal. The casework services are seeing more two-income families, due to the recession and loss of jobs. In 2009/10 CAB saw 1,157 clients with a combined debt of £16.4 millions. Anecdotally this is only the tip of the iceberg in Bassetlaw. The CAB debt service ensures clients can pay their priority debts/bills to maintain the family, home and liberty and receive an income maximisation check to help increase their incomes.

It also provides court representation for clients facing housing repossession or eviction due to debt problems on behalf of BDC. Strategic Housing has a Service Level Agreement with CAB and Framework as part of the Homeless Prevention Budget to provide advice at Worksop County Court, for £10,000 per annum each. Since April 2009,180 representations have been made to prevent evictions or repossession of homes for people with financial problems. During this time 300 cases were heard at court but 120 did not have representation and lost their home. Many did not turn up to court or explore the options. CAB can step, in on behalf of the debtor and try to stop the proceedings as they offer the client debt management advice.

The work of CAB is an example of integrated service provision across Bassetlaw to tackle poverty. CAB works in partnership so that it can access more people on debt and welfare issues with agencies such as A1 Housing, BDC Housing Needs and Debt Recovery, Framework, MIND, Worksop & District Credit Union, Bassetlaw Children Centre's and Housing Associations. There are Welfare Rights partnerships with health providers and works closely with NHS Bassetlaw as debt and welfare are linked to mental health problems.

CAB 2009-2010 Figures

4,000 new clients visited the bureau for advice and help of which:

- 68% were on low incomes.
 - 42% had dependent children.
 - 43% were disabled or had long-term health needs.
 - 39% of low-income clients came from the top 7 wards with a further 29% coming from the other wards.

Of the 12,618 advice enquiries received:

- 5,001 (40%) related to personal debts such as credit cards, catalogues, doorstep loans, and rent and mortgage arrears.
- Fuel debts related to 10% of personal debt problems.
- 3,783 (30%) related to welfare benefits and 280 required a casework service.
- Bassetlaw Financial Inclusion Strategy

The Director of CAB formed a multi agency Forum of partners in the voluntary and public sector, including CAB, NCC, BDC, Worksop Credit Union, Notts County Welfare, Well Project Retford, A1 Housing and Bassetlaw Children's Centres. This reports progress to the BLSP. It produced the Bassetlaw Financial Inclusion Strategy, which sets out the help available to local people on poverty support. The themes are:

- Access to mainstream financial services
- Financial capability
- Accessible debt advice
- Income maximisation
- Affordable credit and loans
- Future Local Service Delivery

Currently the local economy is showing no sign of improvement with low paid work in predominance in Bassetlaw. The long-term effects of recession - high unemployment, increased financial problems; relationship breakdown and loss of public services will probably increase the number of clients accessing the CAB service.

CAB funding is uncertain in the future. It receives funding from NCC and central government. CAB also has a Commissioning Role and receives funding from Nottinghamshire County Council. Across the County, NCC provides £300,000 with £55,000 to Bassetlaw in 2010/11. The funding from NCC has been reduced by 60% for 2011/2012 and in 2012/2013 will receive no funding. In February 2011 the government secured funding for face-to-face debt advice in 2011/12. The government recognises that effective debt advice is the first step in gaining control of finances. People should seek advice as soon as possible before problems are harder to resolve. The government Financial Inclusion money should allow Worksop CAB to maintain their Financial Inclusion Debt Worker in post. In the longer term CAB will recruit and train more volunteers to specialise in debt advice.

In 2012/2013 the Financial Services Authority will pick up education of the workforce. The FSA is currently setting up its own structures to deliver this service.

The Panel discussed the future Service Level Agreement with CAB as they have a vital role in the Districts' efforts to tackle poverty. BDC can signpost people to CAB as often a Council Tax debt indicates that they have more debt. BDC advisors will make an appointment with CAB if the customer wants access to experts to help them with debt advice. The CAB can also assist people to claim benefits and measure the value of added benefits generated. If the case is complex CAB will make court representations.

The Panel urged the Council not to reduce the current funding to CAB of £78,000 pa and consider their needs if surplus funding appears. This equates to £73,000 from Revenues and Customer Services as direct grant funding and £5,000 from Strategic Housing for Housing Aid. BDC should as far as possible provide assurances of funding for the next three years. The existing SLA has timed out and BDC could think further about how they work with CAB, as it could consider the new localism agenda. The long-term aim is for the organisation to be self-supporting.

Recommendation:

 That BDC agree to maintain the existing SLA with Bassetlaw CAB at current levels for the next three years enabling stability at a time of funding changes. The future funding for CAB is uncertain and the Panel considered ways to support the CAB. There have been discussions with WCU and other voluntary organisations to consider sharing facilities and reducing costs. Currently CAB pays a peppercorn rent of £11,000 for the premises on Castle Avenue. These discussions are ongoing so the Panel is unable to make specific recommendations at this time as no final decisions have been made. CAB and WCU have considered alternative accommodation in the Queens Buildings to improve accessibility to the public. The Panel proposed that the Council should provide financial support such as a peppercorn rent to fund accommodation once a decision is reached. It should also include funding for appropriate signage so that people are aware of the services that are on offer.

Recommendation:

• That BDC agree to provide financial support commencing 2012 for future accommodation to ensure that Bassetlaw CAB and WCU are able to maintain their services in suitable premises within Worksop Town Centre, if required. As a minimum the lease for current CAB premises should be maintained at current rate, if required.

Publicity of services

It was agreed that both these organisations (CAB and WCU) were important to tackling poverty in Bassetlaw. However many people do not know where to go to access their services due to lack of advertising. Both organisations have limited resources for advertising but it was agreed that a recommendation should be to support the work of the WCU and CAB and promote the organisations in BDC buildings, website, Bassetlaw News and link to A1 tenants

Recommendation:

• That Revenues and Customer Services provide greater promotion of financial support services via the website (dedicated page), Bassetlaw News, and notice boards including Worksop Credit Union, CAB, DWP and Children's Centres. (Use Rhonnda Cynon Taf as best practice – Scrutiny Award winner).

Bassetlaw District Council Revenues and Customer Services

The Service is responsible for administering Council Tax, Business Rates, Debt Collection and advice, Housing and Council Tax benefits and managing the two One Stop Shops in Retford and Worksop. The current caseload at BDC is 10,660 households claiming benefit with a staff of 23. This has risen from 9,500 before the downturn and the increase is more than average. The combined amount of Housing and Council Tax benefits handled by BDC is £30 million pa and Debt Recovery has £2m in liability orders. Debt recovery is carried out fairly and reasonably and has an important role in managing poverty. BDC has over £2million in liability orders.

Currently no BDC officer has a specialist Poverty role in the structure and there is no specialist for money advice. The Panel received evidence that this is similar to the position in the other district councils in Nottinghamshire. There are a variety of approaches that reflects the needs of the local population (see Appendix).

Debt Advice

As mentioned earlier in this section, two service areas at Bassetlaw District Council have a Service Level Agreement (SLA) with CAB – Revenues and Customer Services, and Strategic Housing. In 2010/11 additional funding was given amounting to £20,000 to CAB to reconfigure their debt counseling service to train more volunteers.

BDC also provides support through the existing lease for Central Avenue premises, free accommodation for visits to Worksop and Retford, and use of the One Stop Shop in Retford free of charge on Tuesdays and Thursdays. They also have concessionary room hire rates at BDC.

Of BDC customers referred to Bassetlaw CAB, statistics are as follows:

- 5,671 visits to CAB in 09/10
- 14,000 contact types and 12,000 enquiries
- Store Cards are the biggest debt.
- Debt and welfare benefits 8,000 enquiries.
- 3,000 enquiries are about Benefits including Child Benefit, Income Support, Disability Living Allowance, Child Tax Credit and Working Tax Credit.

Revenues and Customer Services also provide front desk space to HMRC, which has closed in Retford, and they will be using the One Stop Shop in Retford 2 days per week.

Revenues and Customer Services is tackling poverty by:

- Supporting and providing expertise from benefits and debt recovery to the Financial Inclusion Forum and Bassetlaw Financial Inclusion Strategy.
- Information available on the BDC website: http://www.bassetlaw.gov.uk/services/advice_and_benefits.aspx
- Income Maximisation BDC assists with benefit campaigns to encourage take-up. HMRC and DWP are also working to raise benefits awareness and BDC support this.
- Providing a quick turnaround of Council Tax Rebate and Housing Benefit. The Benefits Service has new IT systems in
 place and can process claims in 48 hours. The 48-hour Personal Claim Guarantee applies if the claim is made with a
 benefits processors in a One Stop Shop at Retford or Worksop, or as a result of a home visit. The guarantee gives
 people confidence in benefit claiming. It is resource intensive but the customer satisfaction responses are good. The
 benefits processors receive training on detailed benefit issues as it is a complex issue.
- Produced a Council Tax Benefit Checker to help people work out whether they are eligible for benefits.

It is considered that BDC needs to be more co-ordinated on poverty issues advice. The Benefits Team does not currently provide fuel poverty advice and the links to the Financial Inclusion Forum need to be strengthened. This can be improved by the employment of a specialist Money Advisor (section 4.4).

The Panel commended the service for the speed of the response time for claimants and the benefits checker which provides clear information. These are examples of how the Council can respond to the needs of families in poverty just by changing the way that we work.

Discretionary Housing Payments

This is a cash limited pot from DWP and in 2010/11 Bassetlaw has an allocation of £7,500 to an upper threshold of £18,600 to help temporary hardship.

Future Changes to benefits system

In April 2011 and October 2011 changes are being introduced that were decided a year ago by the previous government.²¹ The Impact of CSR 2010 and the Introduction of the Universal Tax Credit in 2013 means that BDC will no longer have the responsibility to process Housing Benefit – it will be processed by the DWP²². The government introduced the White Paper on 11th November 2010 and the Welfare Reform Bill was published on 16th February, 2011 to make the benefits and tax credit system fairer and simpler.²³ Council Tax Benefit will not be included in the new system and BDC will operate the local scheme. Currently this totals £8m. Future changes will need to be monitored for the impact on child poverty.

Good Scrutiny Awards 2010 Winner

The Panel considered the Rhondda Cynon Taf County Borough Council review of child poverty which made several recommendations including making the website more user friendly.²⁴ The Council produced a webpage for Lower Income Families that brought together on one site all the information that would help families with debt advice and financial management.

Recommendation:

• That Revenues and Customer Services provide greater promotion of financial support services via the website (dedicated page), Bassetlaw News, and notice boards including Worksop Credit Union, CAB, DWP and Children's Centres. (Use Rhonnda Cynon Taf as best practice – Scrutiny Award winner).

http://www.dwp.gov.uk/docs/lha-faq.rtf http://wwww.dwp.gov.uk/policy/welfare-reform/legislation-and-key-documents/universal-credit/

http://www.dwp.gov.uk/policy/welfare-reform/legislation-and-key-documents/welfare-reform-bill-2011/index.shtml

A1 Housing

A1 Housing has a comprehensive Strategy in place to reduce the impact of financial inclusion and increase financial capability so that it tenants can manage their finances effectively. It includes the following:

- Pre-tenancy financial health checks
- Face to face debt advice latest figures 268
- Access to savings facilities
- Access to affordable and responsible credit
- · Access to an appropriate bank account

These measures can reduce poverty by enabling people to:

- Manage their money effectively, securely and confidently
- Plan for the future and cope with financial pressures
- Deal effectively with financial distress, should unexpected events lead to serious financial difficulties

Customer survey data obtained in 2006 and 2008 found that:

- 60% of tenants receive Housing Benefit
- 15% are employed or self-employed
- 75% receive a state or private pension
- 70% of households had a net weekly income below £300
- 60% included a member with a disability or long term illness

As Bassetlaw is a rural area it has also put measures in place to target poverty in rural areas.

Partnership Working

A1 also works in partnership to prevent poverty with Christians against Poverty, Tenancy Support organisations, Illegal Money Lending Team and the Furniture Project. They provide funding and support and joint working with the Worksop & District Credit Union and CAB for free money and debt advice. Work with banking Partners Barclays and Alliance and Leicester they provide access to banking facilities and encourage saving. Tenants have access to a bespoke Pay as You

Go Home Contents Insurance Scheme. They also provide Training and Employment opportunities to improve skills and access to employment.

Debt Advice

A1 has written a guide for its tenants to help them tackle debt problems and to explain that if they have difficulties other than rent they should contact A1's Income Recovery Team or Citizens Advice Bureau. It has 10 simple steps and templates of letters to write to creditors, expenditure sheets and financial statements.

• A Guide to the Running Costs of an A1 Home

This is a comprehensive guide of all the running costs such as council tax, water rates, heating charges, TV license and available benefit to improve the financial capability of tenants.

A1 Money Advisor

A1 have found that being able to discuss finances, budgeting and debts with someone they trust can make a big difference. Often a one-off meeting with our Money Advisor is sufficient but there can be follow up. The A1 Money Advisor provides advice to prospective tenants before they move and during their tenancy. Personal help is given on budgeting finances and maximising benefits. A1 also has an Energy Advisor and it could be possible to to train frontline staff such as wardens and benefits officers, in basic signposting and knowledge of energy efficiency, to pass onto those who may be affected by fuel poverty. A1 also has outreach – 18 Road shows have been held with a wide range of customers. The effect of the money advice provided has been to increase tenants income by £136,089.96.

Fuel Poverty

Bassetlaw District Council

National Energy Action estimates about 5.5m households in the UK are already living in fuel poverty, spending more than 10% of their income on energy. Fuel poverty is an issue that effects every district and area but in different ways. In Bassetlaw because of low household incomes this increases the risk of fuel poverty. Bassetlaw is a large mostly rural district. This means properties are often 'off gas', and or with solid walls. 'Off gas' can mean the expense of oil, or a poor inefficient heating installation. Solid walls cannot be insulated like cavity walls the options are cladding on the outside (at great cost) or lining the walls on the inside.

The other problem is getting the information out into the District, in a format that will reach those in fuel poverty. The elderly do not always have access to the Internet and neither do leaflets or fuel supplier representatives work due to trust issues. A face-to-face, trusted contact is needed. People's priorities differ and this too can act as a barrier.

People can often be in fuel poverty without realising it. There is also a stigma attached to the very category of being in fuel poverty, particularly in cases that are not always associated with being in fuel poverty. A classic example of this would be homeowners recently made redundant.

All of these issues mean that one solution for dealing with fuel poverty is not possible. Therefore Bassetlaw have the following projects, strategies and provisions in place and organised for the future:

- A Thermal Aerial Survey is to be completed winter 2010/2011 which will allow a birds eye view of properties within Bassetlaw that have insulation issues and or complete lack of heating. It is the first step to collating data on the properties within Bassetlaw. It will allow a street-by-street approach to targeting those in need of insulation and better heating rather than an area based mail shot. Once overlaid with information from benefits, Warm Streets and Newark & Sherwood Energy Agency (NSEA) it will be possible to target those in need and build up a picture of what approach Bassetlaw needs to combat fuel poverty. The Bassetlaw GIS will be overlaying other information to give a clearer picture.
- Bassetlaw Fuel Poverty Steering Group this is attended by A1 Housing and BDC officers.

- Fuel poverty campaigning Awareness raising events at flu fairs and with Sure Start, signposting individuals to where help and information on fuel poverty issues can be gained. Leaflets, posters and information in reception areas at council buildings. Information is now also available on the BDC website, energy advice, insulation tips and signposting.²⁵
- Service Level Agreement with NSEA to provide a helpline and advice on insulation and fuel swapping for Bassetlaw residence.
- Working with private landlords through forums, advising on how their properties can be insulated and encouraging them to improve their portfolio.
- TV and PC power downs given away at events to those on benefits to encourage energy efficiency and save the individual up to £25 on their electricity bill. This is also an opportunity to interact with the general public and give advice on ways to save energy or signpost to NSEA.
- The Climate Change Strategy giving updates and work plans from A1 Housing and BDC.
- The production of a Fuel Poverty Strategy in partnership with NEA.
- A funding bid for £75, 000 has been submitted to Scottish Power to deliver a fuel poverty campaign across Bassetlaw, aimed at households with children under the age of 16 who are living in deprived areas with households of poor energy efficiency.

Through the Local Authority Energy Partnership, Bassetlaw District Council and other Nottinghamshire Councils have been successful in procuring UNO software, through money secured through Regional Improvement and Efficiency Partnership (RIEP), which is used to collate data on efficiency improvements such as insulation measures. This funding is for two years from April 2011 to March 2013. Strategic Housing will need to submit a Service Improvement Bid to continue use of the system at a cost of £1200 per annum, from April 2013 onwards.

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http://www.bassetlaw.gov.uk/services/environment_housing/statutory_strategic_housing/fuel_poverty.aspx

Newark and Sherwood District Council have been using data for some time successfully a 'drill down' process to target areas most in need of measures and also record measures already done. This will fill the gap by providing quantitative and qualitative data on fuel poverty.

Affordable Warmth Strategy

BDC is a member of NAWS (Nottinghamshire Affordable Warmth Strategy Group) to work in partnership with appropriate organisations and other authorities and put together an appropriate strategy for the area. Bassetlaw District Council will link to A1 Housing and is an example of partnership working and integrated service provision. The Panel agreed that the review should refer to this strategy in its recommendations.

Through the Nottinghamshire Partnership, Bassetlaw District Council has secured the help of the NEA (National Energy Action) to work on the development of this Strategy. The Strategy will focus on the issues around fuel poverty including poor energy efficiency, low-income families and vulnerable persons, and how we will tackle the issue with reducing funds. Workshop 1 was delivered in November 2010, where representatives from different sectors came together to address the current issues around fuel poverty, and Workshop 2 took place in January 2011. Once a final draft copy of the Strategy has been approved by the Strategy Group, a formal report will be put to Bassetlaw District Council Cabinet to determine how/whether the Council will adopt the full Strategy or specific elements of it.

The main barrier to affordable warmth and that which affects, not just Bassetlaw District Council but all other LA's is access to funding. Without funding appropriate measure cannot take place. Funding for cheaper cavity and loft insulation is available through Government grants but there are still properties falling through the cracks.

Recommendation:

- That Cabinet consider and adopt relevant actions from the Nottinghamshire Affordable Warmth Strategy.
- Publicity

The Council promotes energy efficiency and organises events such as the 'Bassetlaw's Greening Communities Fair' in Harworth Parish Centre.

National Indicator NI 187

The indicator measures the proportion of households on income related benefits for whom an energy assessment of their housing has been carried out, living in homes with:

- Low energy efficiency
- High energy efficiency

The government have abolished national indicator NI 187 during 2010/11, as the data is often inaccurate. Bassetlaw District Council currently collects the data to a ward level and the Panel agreed that this information should be used to develop a local indicator to measure performance. This would help to identify and target resources to areas of greatest need.

Bassetlaw District Council will work with the National Energy Saving Trust (NEST) and will signpost residents to their Freephone number for advice on energy issues. Any calls from Bassetlaw will be recorded for tracking purposes and they will be reported to Bassetlaw District Council on a monthly basis to identify households with both low and high-energy efficiency. All households categorised as low energy efficiency will be signposted to relevant service providers to ensure appropriate energy efficiency measures are put in place.

The information received from NEST will be used in conjunction with the data from the UNO software as mentioned previously.

Recommendation:

• That BDC adopt a local fuel poverty indicator to measure performance at ward level for the 'Number of household's moved from low energy efficiency to high energy efficiency'.

A1 Housing

Fuel poverty can cause problems for tenants on low incomes particularly during winter months. A1 Housing is committed to maximising energy efficiency within its homes and reducing the impact of increasing fuel costs.

A1 Housing has a detailed Renewable Energy Strategy, which outlines targets and details strategies to meet those targets. A1 Housing had 1200 properties on solid fuel heating most out of reach of a gas network. It has a robust Affordable Warmth/Sustainability Strategy to tackle fuel poverty. A1 Housing's Energy Efficiency Officer visits residents to carry out tariff comparisons and advises on which is best suited to them. Stay Warm, Keep Healthy and Save Money sessions have been delivered to all tenants and residents associations in the district. Energy awareness is promoted at community events, on our website and through a DVD available to all tenants.

Working with Children and Young People

Children and young people can be one of the most vulnerable groups in society and likely to experience financial exclusion. A report by the Personal Finance Research Centre found that only a third of younger adults (aged 21-24) are financially literate, compared to nearly half of adults overall. Young people (aged 18-24) have a very high risk of over-borrowing and of getting into financial difficulties.

Evidence suggests that young people are turning to payday loans and so paying high interest rates. The Consumer Credit Counselling Service is worried that more people will find themselves in increasing levels of debt due to the high APR attached to payday loans. Research by the Consumer Financial Education Body found that there is a very low level of financial knowledge and extremely low levels of engagement with financial information in the 18-24 age.

East/South Midlands Financial Inclusion Champions Team²⁶, work to promote financial inclusion for children and young people. They suggest encouraging the Credit Union to work, schools to encourage a savings culture and basic advice on financial capability. The Personal Finance Education Group (pfeg)²⁷ is an independent charity that helps schools plan and teach personal finance relevant to students' lives and needs.

http://www.pfeg.org/

²⁶ www.fichampions.com

PFEG is working in Bassetlaw and schools that have received up to 3 days worth of 1:1 consultant support are:

Worksop	Retford	
Portland School	Retford Oaks High School	
Bassetlaw Learning Centre	Retford Post 16 Centre	
Worksop College	AL Karam Secondary School	
Landmarks	St.Giles School	
	Elizabethan High Scholl	
	Orchard School	

There is also a programme to provide network support and 2 teachers from our area have attended. In addition 9 teachers in Retford and 18 in Worksop have accessed free resources on Money Management.

Financial Inclusion and money management is not a statutory requirement for schools but the Council and all partners should be encouraged to take any opportunity to in schools in the district to promote financial inclusion. Education is included in the Bassetlaw financial Inclusion Strategy. The Panel supports encouraging young people to understand about personal finance and perhaps this is an area for future development with partners.

Improving Life Chances

NHS Bassetlaw

The Primary Care Trust, NHS Bassetlaw, commissions services for Children and Young People. NHS Bassetlaw aims to improve the health of all the local population but targets needs in areas of deprivation. It has initiatives which aim to break the cycle such as:

Domestic Violence/ Child Protection

In the last 2 years there have been significant rises (40%) in Domestic Violence and Child Abuse. NHS Bassetlaw provides support to children directly and through funded services. This includes support to social work staff in Women's Aid and funding a Children's Outreach Worker.

Health Inequalities.

NHS Bassetlaw measures performance in reducing inequalities and aims to improve. It supports breast-feeding initiatives, reducing Teenage Pregnancy, and obesity levels and also works with the Prison Service as many entrants to the Youth Justice System begin a life of crime due to poverty.

Talking Therapies

Surveys on Young People have identified isolation as a key factor and they want someone to talk to about their problems. Improving Access to Psychological Therapies (IAPT) is targeted at these young people. In general terms this type of support is also linked to the employment agenda. The recession and unemployment also impacts on mental health and NHS Bassetlaw funds a worker at Worksop CAB because of the effects of debt and poverty on mental health.

Working with Young Carers who may be trapped in the poverty cycle.

Joint Access Teams (JAT's).

This is a multi agency team including Bassetlaw Children's Centre that works in all schools to identify children with problems early so that the necessary support can be provided to the children and their families. By working together teachers, nursery nurses and other professionals can identify support and by early intervention can reduce the effect on the child. The aim is to help children so that they are equipped to face the future.

Bassetlaw Children's Centres²⁸

The focus is to work with families with children under 5 years of age and in Bassetlaw there are nine designated areas including a rural team that covers the North East of Bassetlaw. Centres are based in the following locations in the District:

- Manton Children's Centre
- Prospect/Kilton Children's Centre
- North Worksop Children's Centre, Rhodesia
- · Raymoth Lane, Gateford
- West Bassetlaw Children's Centre, Langold
- Harworth & Bircotes Children's Centre
- Retford Central Children's Centre
- North Leverton Children's Centre

Rural Children's Centres

Outreach Teams operate out of the Retford Children's Centres and deliver services to the outlying villages towards the South Yorkshire and Lincolnshire borders. Some of the services are delivered in partnership such as the Primary Care Trust.

Poverty Targets

The Children's Centres have 2 main targets on Child Poverty.

- To reduce the percentage of 0-4 year olds living in workless households.
- To increase the percentage of eligible families benefiting from the childcare element of Working Tax Credits.

Initiatives

The Children's Centres want to break down the cycle of deprivation in families, as reducing child poverty will improve the life chances of children. They have to be proactive in encouraging people who need their services to attend the centers. The initiatives include the following:

²⁸ http://www.bassetlawchildrenscentre.co.uk/

Initiative	Description Being in employment provides income for the family and the Centres work with Job Centre Plus to provide signposting services and advice and lone parent advice. The Centres are prioritised on need for weekly attendance including Harworth and Bircotes, Manton, West Bassetlaw and Prospect, Kilton Hill. Other Centres are visited monthly or quarterly. Job Centre Plus brings families to the Centre who are not attending and they are usually priority families that can use their services.				
Job Centre Plus					
Support and Advice	 Bassetlaw CAB and partly fund benefit advice and debt counselling services. Currently people are losing their jobs and often present themselves as coping with the situation but it is only when the workers know the individuals that they learn about the true situation. The Centres have a Nottinghamshire Unemployed Advice Worker talking to families on a one to one basis in confidence. Community Involvement Workers can bring families to use the services of the Centres and also access volunteering opportunities. Parent Zone is a drop in session for young parents with information on benefits and training. Working with North Notts College and Connexions provided opportunities for young mothers to have taster learning sessions to encourage them to go on to further education. There are a range of other support services available at the Centres. Family Support Team - Parents have to request this and it provides 1 to 1 support to meet all the needs of the family. Domestic Violence - Women's Aid provides projects to build self-esteem and confidence. One to ones are also available. 				
North Notts College	The Children's Centres are part of North Notts College, which is unique in the UK. The College has an Improvement Plan with the Children's Centres and have a good track record on informal training and moving people on to the College. There is community learning from the College and there are success stories. Someone who attended the cake-decorating course now runs their own business.				
Qualifications in Bassetlaw	The National Qualifications Survey (16-64 years old) rates Bassetlaw as 7 on a scale of 1-7 with 7 the poorest. Consequently, raising education and skills is a key area for Children's Centres.				
Learning Champions	2 are based at Manton and the aim is to raise aspirations to encourage people to learn				

Initiative	Description
Education Support for Adults	 The Centre offers: Informal training such as crafts is provided as a first step for people to training and learning. Formal training includes child development. Incredible Years is a formal programme to support parents. Basic Skills Level 2 in Literacy and Numeracy. Accredited training is available for volunteers.
Education Support for Children	The Early Years Foundation Stage Profiles in school show the communication, language and literacy levels of children. It currently identifies that boy's literacy levels are lower than girls and the target for 2011/12 is to improve these levels.
Early Intervention	This improves the life chances of children and the Centres start with baby brain development, speech and language. Bassetlaw Primary Care Trust funds Bookstart which provides books for children and provides health education including weaning, smoking cessation and cook and eat to improve the health of Bassetlaw children. This in turn should lead to fewer problems as an adult such as diabetes and obesity. Some have food co-operatives which source food locally.
Breast Feeding Support	Support is provided for child minders and daycare providers
Physical Development	Sure Tots provides physical activity to help development so that the children are ready for school and respect other people and rule learning. Health Visitors work with Sure Start - A two year Pilot Project in Bassetlaw is working well to develop social skills, language development and physical development for 2 year olds. The project has been running for 18 months with 50 places available. It is having good outcomes and the children in the project are tracked for development.
Involvement of Fathers	Other initiatives include encouraging fathers across the district to be involved with their children with Fathers Groups meeting on Saturdays. On Fathers' Day there was a special event 'Being a Dad in Bassetlaw' and over 50 attended.

The Panel recognised the work of the NHS Bassetlaw and the Children's Centres and the wide range of activities to reduce inequalities and raise aspirations and self-esteem in children and their families.

Raising Aspirations

The Panel agreed that raising aspirations of the residents of Bassetlaw was important especially for young people to encourage them to continue in education and improve skill levels. It considered that the Council had a role and through the BDC Communications Team could inform people about what is happening in the district and encourage them to be proud of their area. This recommendation is supported by the feedback from the Equalities and Diversity Peer Review (February 2011), when BDC was awarded the Achieving Level, to inform the residents of the good work that the Council is doing.

Recommendation:

• That BDC Communications Unit re-visits current promotional activity and ensures greater emphasis on Bassetlaw as a place to be proud to live and improve self-esteem.

Voluntary Sector

The voluntary sector provides a range of support to children and families. The Panel noted the work of Home-Start Bassetlaw.²⁹

Home-Start Bassetlaw have been supporting families from all walks of life throughout the district of Bassetlaw since 1984. There are 340 local Home-Starts in the UK which offer friendship and support to parents with young children in a variety of situations, including isolation, bereavement, multiple births, illness, disability or those who are just finding parenting a struggle - so that every child can have the best possible start in life. It is funded by Nottinghamshire County Council and the Primary Care Trust. It is a small project costing £50,000 a year to run. It has a half time organiser, half time admin officer and 25 volunteers supporting 30 families last year. The group receives more referrals but cannot accept them due to a lack of staff to organise the volunteers. Written evidence on their work including the Annual Report 2009/10 was considered by the Panel

Digital Divide

A recent report on Child Deprivation and Broadband has identified that children need access to good quality Internet to do schoolwork higher educational attainment and gain Internet skills and access to employment opportunities. In Bassetlaw it is estimated that a significant number of family households do not have access to this facility.

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²⁹ http://www.homestartbassetlaw.org.uk/

4.4 What are the gaps?

Affordable Housing

The Panel identified that the provision of low cost affordable housing and access to social housing needed to be increased in Bassetlaw. It is difficult for young people and families to access housing. The Panel urges Bassetlaw District Council to explore all opportunities to work with developers and RSLs to improve the supply of low cost affordable housing. The evidence indicated that there is a need for family accommodation in the A1 housing stock. The Panel encourages A1 Housing and Bassetlaw District Council to work together to improve the supply of council owned accommodation including the possibility of building new homes.

The Panel noted that in February 2011 the HCA published a Framework setting out the new Affordable Homes Programme of investment. It is for RSL providers wanting to work with local authority partners to build affordable new homes.

Financial Inclusion

Worksop Credit Union (Accommodation)

WCU is located on Bridge Street but banks and other financial organisations are more prominent than WCU as they have large advertising budgets. Signage is needed to encourage people to use the Credit Union and explain what it is. The Panel agrees that it is important to raise the profile of the Credit Union and encourages the Council to support any opportunity to promote their services.

As mentioned previously, the Common Bond has recently been extended to cover the whole of Bassetlaw. There was a discussion about the possibility of offering the CU accommodation in the premises at Retford Town Hall. This would enable closer working in a similar way to the CAB, which is also located in Retford Town Hall. It would also mean that the CU could be advertised and signposted to potential customers using the town hall facilities. During the course of the Review it became apparent that the CU were in the process of discussing a working arrangement with CAB to use some of their interview rooms at Retford Town Hall to recruit volunteers. This arrangement would have no financial implication for the Council. A number of alternative accommodation options need to be consider, once the CU is ready to be fully operational in 2012:

- 1. CU rent from Bassetlaw District Council two desk spaces, plus an additional cash handling facility. This would require an additional service cost for use of facilities, which would be determined at the time of ratification of the agreement.
- 2. CU use CAB interview rooms at no cost to the Council, but rent a cash handling facility.

Use of the cash handling facility would be subject to agreement between Bassetlaw District Council and WCU of suitable cash handling procedures in accordance with health and safety requirements.

Recommendation

- That BDC provide financial support to WCU to improve advertising and signage to encourage people to use their services.
- That BDC have discussions with the WCU to discuss the feasibility of locating in Retford Town Hall and agree one of the two stated accommodation options:
 - CU rent from Bassetlaw District Council two desk spaces, plus an additional cash handling facility. This would require an additional service cost for use of facilities, which would be determined at the time of ratification of the agreement.
 - 2. CU use CAB interview rooms at no cost to the Council, but rent a cash handling facility.

Fuel Poverty

Scottish Power Energy People Trust funds non-for profit organisation, including Housing Associations and Local Authorities to deliver a fuel poverty campaign in their areas, particularly helping families with young children and young people. Bassetlaw working in partnership with local non for profit organisations (A1, BCVS, NHS Bassetlaw, CAB and Sure Start) has submitted a bid to deliver a fuel poverty campaign across Bassetlaw, aimed at households with children under the age of 16 who are living in our most deprived areas with properties of poor energy efficiency. It will be in both social and private housing sectors to raise awareness of fuel poverty and energy efficiency. It will fund a new post of a Fuel Poverty Advisor with no financial impact on the council working with both the Sustainability Officer and the Housing Information Officer. The post (if successful) will be funded for 24 months, with a view to extend through alternative funding bids.

The officer will:

- Work in partnership with local non-for profit organisations.
- Provide affordable warmth advice.
- Provide help and assistance with income maximisation.
- Source the most competitive suppliers and ensure correct tariffs are being used.
- Reduce the amount of households using pre-payment meters and increase the amount of households benefiting from dual fuel arrangements.
- Provide packs on information and contacts for schemes and grants available for energy efficiency measures (cavity wall & loft insulation).
- Work with families to address behavioural changes.
- Reduce the number of children admitted to hospital through cold related illnesses.
- Improve living conditions.
- Signposting to CAB would cover advice and guidance for income maximisation and benefits.

As the Council currently does not have a dedicated Fuel Poverty Advisor this initiative will fill a gap in service provision. If the funding bid is unsuccessful the proposed Money Advisor, Revenues and Customer Services will be able to provide fuel poverty advice.

Revenues and Customer Services

The Panel considered the feasibility of providing a Money Advisor post for BDC. The Head of Revenues and Customer Services informed the Panel that it is possible for BDC to have officers who specialise in Financial Inclusion. The resource could be based in Council Benefits Team. This does not have to be a new post and the resource might be achieved by creating capacity in Benefits through further modernisation and not filling vacancies. A training package of £2000 would be needed to convert a knowledgeable Benefits Officer to the wider realm of welfare support and money advice. This would also involve more effective internal working with fuel poverty advice.

Recommendation:

• That BDC considers establishing a Money Advisor post, similar to that of A1 Housing, within Revenues and Customer Services.

4.5 How do we improve internal and partnership working?

Internal

The Panel agreed that the Council is working on initiatives to tackle poverty and also in partnership. As the review progressed it identified ways to improve internal working. It was agreed that to improve the internal co-ordination of the work and linking to individual Service Delivery Plans that the Council should have both a Member and Officer Champion. In addition as part of the Equalities and Diversity process of the Council, Equality Impact Assessment Statements are produced and the review proposed that the impact of child poverty could be added to the checklist. The Child Poverty Strategy needs to be linked to BDC Cabinet to report progress and there needs to be mechanisms in place to do this.

Recommendation:

- Ensure the impact of District Council actions on poverty are considered and that this issue be integrated into our wider approach to Equalities.
- That BDC designate a lead officer and Member Champion for co-ordinating BDC's approach to addressing Child Poverty/Poverty in general.

Partnership Working

Bassetlaw Local Strategic Partnership Children's Group works on the aspirations of young people in Bassetlaw to break the cycle of deprivation. Partners including North Notts College encourage children to want to learn, as attainment in examinations will follow. Children and Young People have to recognise that it is worth trying at school, which can be difficult if the family does not provide support.

Other LSP initiatives

The Panel recognised the work of partners such as NHS Bassetlaw to reduce health inequalities, which break the cycle of poverty for families and young children and the wide-ranging initiatives of Bassetlaw Children's Centres to support parents to raise their skill levels and awareness to improve the life chances of their children.

• Improving Education and Skills within the District

Whilst the Panel has considered the current economic impacts on poverty levels, it is also important to acknowledge the impact of skill levels on an individual's income and consequently a family's' poverty level. The Bassetlaw Local Strategic Partnership (BLSP) undertook a comprehensive risk assessment of the challenges facing the District in summer 2010 and identified two key areas requiring action. These are:

- Educational attainment and skills levels
- Local economy

These two areas were used as criteria for applications from local service providers to the LAA Reward Grant Funding, which was allocated, to the BLSP for 2010/11. Partners of the BLSP recognise that all service providers want to get the maximum benefit from this allocation. Examples of the projects directly supporting skills development are listed in the table below.

Project Title	Project location	Funding Allocated	Project Description	Outcomes at December 2010
Raising Standards in literacy	Worksop Priory C of E Primary	£4,900	Working with Priory Pupils and developing Parent Partnerships, to raise attainment in Literacy. The intended beneficiaries are pupils and families of pupils in the local area. The intention is to open this project to the full primary age range of pupils in order to pick up those children and adults requiring support as well as those struggling in the early years. The project will run initially for two years, with the aim of it rolling out in the second and future years to other members of the Portland Family of Schools.	 Project summary so far: Release time for Literacy manager Planning, drafting and printing of Key Stage 1 "Reading Logs" Purchase of Reading materials Time with EAZMAGS consultant in school.

Project Title	Project location	Funding Allocated	Project Description	Outcomes at December 2010
Resources in action - raising achievement in Portland School Year 11	Portland School	£6,000	To improve 2011 GCSE results, with a target of 44% 5 A* to C including Maths and English - compared to 2009 GCSE results of 26% A*-C including English and Maths. The project identified a need for new teaching resources and support for Year 11 pupils in Business Studies, Public Services, Design and Technology (including Hospitality), English, Maths and Science. Funds will be used for Resources,	New exam textbooks and revision resources have been purchased – school capitation has also been allocated and local employers are involved in raising motivation levels of students. Student grades are scrutinised every 6 weeks and intervention work undertaken if needed.
			Speakers and External Links.	
Skills Analysis, Training and Development	NNC	£70,000	Employment & Skills Review – Growth for SME businesses in the local community	Eligibility Guide printed and circulated to promote availability of funded schemes.
Plan			The project provides direct liaison with local SME's to ascertain workforce development needs identified through a	Strand 1 Individual learners: Target of 45 – supported 14 learners to date.
			1:1 skills and organisational needs analysis. Successful deployment of subsidised training and development	Strand 2 SMEs: Target of 85 – supported 35 learners to date.
			programme and future business needs addressed.	Exceeding targets. Expect demand to grow as public awareness of the project increases.
			The plan would serve to raise the profile of skills and support the local economy	

Project Title	Project location	Funding Allocated	Project Description	Outcomes at December 2010
			through the Small Medium Enterprises. (SME). By increasing the economic prosperity in Bassetlaw we will help to develop, support and influence significant workforce aspirations and development programmes.	
			Strand1: Entry-level Basic Skills; Basic Skill needs are vital to the local economy with 30% of workers unable to read/write to the appropriate level has a major impact on future development. The provision would be aligned to employment needs based in small groups and at a time and place to suit the individual.	
			Strand 2: Subsidised training programmes; The training is relevant, disruption to the business minimum, whilst developing a culture of professional development and lifelong learning. The programme will consist of business-focused skills mainly accredited such as Management & Leadership, Financial based qualification, Health & Safety legislation, IT and Sales oriented workshops.	

At the current time there are changes proposed to the Primary Care Trusts nationally and changes to Nottinghamshire Police, and as a result changes are likely to be made to the structure of the BLSP. The Panel noted that partners across the District are aware of how we are working together on poverty issues and the progress that is being made. This should be included in any future partnership working.

5. Conclusion

After consideration of all the witness evidence it appears that Bassetlaw is well placed as a District Council to tackle child poverty and as an organisation understands what it can achieve at a local level. The main policy documents of the Council such as the Corporate Plan and the Local Development Framework set the strategic framework and the Service Delivery Plan already include outcomes that have a positive impact on families. The Panel has made recommendations that should improve targeted, effective services to low-income families. Although there is no formal Child Poverty Strategy in place there are many structures and local networks with partners in the public sector agencies and the voluntary sector in Bassetlaw to deliver practical outcomes that will help families living with the effects of low income.

The Panel looked at data to establish a baseline of poverty in Bassetlaw and identified key issues.

To tackle poverty an area needs jobs with cultural change to raise aspirations. Leadership on Child Poverty is needed to coordinate the Districts' actions and decide priorities and this role can be adopted by the Bassetlaw Local Strategic Partnership. A broader approach is required than just Child Poverty - all services need to consider their impact on poverty. All agencies need to agree 'what will work' - funding is only part of it. There are existing networks which are in place in Bassetlaw that can be used to target resources to tackle child poverty in the areas of greatest need.

The Panel considered the range of economic development initiatives that were being undertaken to promote regeneration and prosperity in Bassetlaw which in turn should reduce poverty levels. The Panel noted that the income of people who are resident in Bassetlaw but work outside the District is higher than the incomes of people who work in Bassetlaw. The Panel agreed that the aspirations of young people and skill levels need to be raised. BDC Economic Development Unit, local businesses and North Notts College and partners in the BLSP continue to work together to provide skills and training for the workforce.

There are strategies in place such as A1 Housing Financial Inclusion Strategy for its tenants and the Director of CAB has formed a multi-agency Forum of partners in the voluntary and public sector, including CAB, NCC, BDC, Worksop Credit Union, Notts County Welfare, Well Project Retford and Sure Start. It has produced the Bassetlaw Financial Inclusion Strategy which sets out the help for local people on poverty.

The Panel was concerned at the lack of availability of all types of affordable housing, especially in rural areas, in Bassetlaw and urged that all parties should work together to try to resolve this. The Panel recognised that fuel poverty is an issue in Bassetlaw especially as some rural areas do not have access to mains gas and recommended that the Council should develop a local performance indicator to monitor progress on reducing fuel poverty.

The Panel recognised the importance of the work of Worksop Credit Union and Bassetlaw Citizens Advice Bureau to improve financial inclusion to Bassetlaw and recommended that both should continue to receive support from Bassetlaw District Council.

The Panel welcomed the 48-hour process time for benefits that BDC Revenues and Customer Services has in place. The Panel concluded that the Council should consider employing a Money Advisor to give comprehensive budgeting and benefits advice. At Housing has a Money Advisor as part of a team to prevent tenants from getting into rent arrears. At also has its own Financial Inclusion Strategy in place and a range of services to support tenants and the Panel welcomed their approach.

The Panel was impressed with the range of services provided by NHS Bassetlaw and the network of Bassetlaw Children's Centres to help families break the cycle of deprivation. The Panel supported the continuation of their work.

The Panel made recommendations that would support the Nottinghamshire Child Poverty Strategy including the agreement of at least one pledge to tackle child poverty.

6. Bibliography

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http://www.londoncouncils.gov.uk/children/childpoverty/network/default.htm

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Scrutiny of Child Poverty - Bradford District Council www.bradford.gov.uk/NR/rdonlyres/A9FD1266-41AD-4AA6-8311-83FE3B60B83E/0/ChildPoverty

Tower Hamlets Child Poverty Strategy

http://www.towerhamlets.gov.uk/news/council_news/2009/november/tower_hamlets_council_scoops_a.aspx

Young London Matters, http://www.younglondonmatters.org/resourcecentre/16/childpoverty/

7. Appendix

Local Authority	Comments
Ashfield District Council	There is no officer with a specific role to tackle poverty. The Council signpost people to the Supporting People Partnership in Nottinghamshire which provides financial help and links to the Nottinghamshire County Council Welfare Rights Service. http://www.nottssupportingpeople.org.uk/pages/show/financial-help
Ashfield Homes	Provide a Money Management Advice Service and also signpost people to Ashfield CAB. http://www.ashfieldhomes.co.uk/index.cfm/page/search.index.cfm
Broxtowe	Broxtowe - There is no officer with a specific role to tackle poverty. The Council has a fast track benefits process that promises to pay a claim within 24 hours. The council also refers people to Citizens Advice and Nottinghamshire County Council Welfare Rights Service for advice and information about entitlement to welfare benefits, other allowances and general financial help. http://www.broxtowe.gov.uk/index.aspx?articleid=1162 Broxtowe is also carrying out a scrutiny review of child poverty, to identify the key issues for the borough.
Gedling Borough Council	There is no officer with a specific role to tackle poverty. The Local Strategic Partnership and the State of the Borough identify poverty issues. People are referred to the Gedling One Stop which is a partnership with Nottinghamshire County Contact. The advisers hold a weekly drop-in surgery and there are fortnightly Welfare Rights surgeries http://www.gedling.gov.uk/index/fin-home/fin-onestop-shop.htm
Newark and Sherwood District Council	There is no officer with a specific role to tackle poverty. There is online information and a benefits calculator. http://www.newark-sherwooddc.gov.uk/pp/gold/viewGold.asp?IDType=Page&ID=8495
Mansfield -District Council	There is no officer with a specific role to tackle poverty. There is online information and a benefits calculator. http://www.mansfield.gov.uk/index.aspx?articleid=418 The Supporting People Team has a full time permanent money advisor who deals with welfare issues.

Local Authority	Comments
Council	No dedicated resources but are targeting improved benefits take up in response to the findings of a Task Force. http://www.rushcliffe.gov.uk/doc.asp?cat=1606