

APPENDIX 1

Welfare Reform Thematic Analysis – Impact of Welfare Reform on the debts and finances of local people

This report considers the impact(s) of Welfare Reform on the debt and finances of local people in Oldham and examines the below in detail:

- The financial landscape of Oldham and its residents
- The services within the borough designed to address resident's financial problems.

The data, figures and estimates contained within this report include:

- Internally held demographic and economic data from Oldham Council, including data from Welfare Rights, previous welfare reform reports and residents surveys.
- Acorn data, brought in from CACI, which is modelled data assigning each household to one of 65 types, based on a mix of publically available data, and specific commercial data that CACI purchase.
- Quantitative and qualitative data from other services; including CAB, CAP, Foodbank.
- Data from national datasets; including DWP, Office for National Statistics (ONS) & NOMIS.
- Qualitative data from service users of Oldham Foodbank and CAB.

Case-studies used within the report have been collected from interviews undertaken with foodbank users and those independently collected by the Citizens Advice Bureau (CAB). Please note, for anonymity, all names used in case studies have been changed.

Please note, due to the changing nature of Welfare Reform it is impossible to fully assess its impacts on the debts and finances of local people.

The report is accompanied by the Welfare Reform dashboard (see appendix 2).

Section 1: Background

1.1 Welfare Reform

In comparison to the rest of the country, Oldham is disproportionately adversely impacted by Welfare Reform¹.

The 2012 Welfare Reform Act announced major changes to the benefits system:

- Introduction of Universal Credit to replace JSA, ESA, Income Support, Housing Benefit, Working Tax Credit and Child Tax Credit. Oldham was one of the pilot areas for Universal Credit (UC), and it is currently available to single people, couples and families within the borough.
- Personal Independence Payments (PIP) replacing Disability Living Allowance (DLA)
- Council Tax Benefit replaced by a local scheme, which is called the Local Council Tax Reduction Scheme.

¹ Beatty, C. & Fothergill, S. (2016). The Uneven Impact of Welfare Reform, Sheffield Hallam University

- Benefit Cap, which is a limit on the amount of Welfare Benefits a working age person can receive.
- Bedroom Tax, which restricts the amount of housing benefit a claimant can receive depending upon the number of 'spare' bedrooms they have.

The Centre for Regional Economic and Social Research at Sheffield Hallam University estimated changes from the Welfare Reform Act 2012 to lead to a £90.1m annual loss to Oldham's economy.

The Queens Speech 2015 announced the Welfare Reform and Work Bill Act, which includes:

- Four year Working Age Benefit Freeze, implemented in 2016.
- Lowering of the Benefit Cap, so the most a non-working family can receive is £23,000.
- Abolishing the Housing Benefit Family Premium with new claimants from April 2016.
- Removal of automatic entitlement to housing benefit for most childless 18-21 year-olds.
- Introduction of the National Living Wage in April 2016 to £7.20 per hour to those 25+.

The impact of the above reforms is ongoing and they are likely to accumulate over time. The report focusses on the current impact of welfare reform throughout the borough.

As previously reported in 'The Cost of the Cuts' welfare reform thematic report, which went to Full Council in August 2015, The Welfare Reform and Work Bill is estimated to lead to a cumulative loss of £58 million to Oldham over the next four years.

1.2 Debt and Finances in Oldham

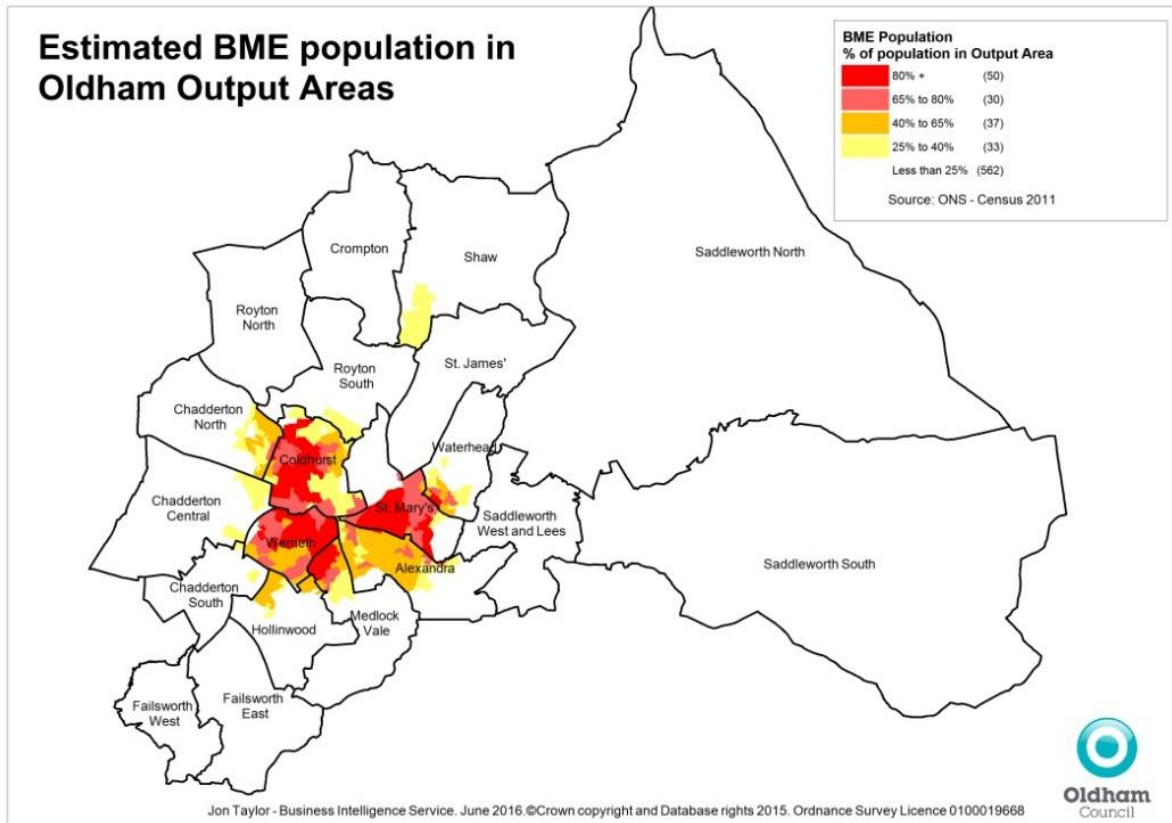
The median weekly income of a full time employee in Oldham is £444², which is notably lower than all other Greater Manchester authorities, see table 1, yet the living cost is similar throughout all of Greater Manchester.

Local Authority	Pounds (£)
Bolton	468.90
Bury	516.80
Manchester	483.7
Oldham	444
Rochdale	463.4
Stockport	540.1
Tameside	447.3
Trafford	565.6
Wigan	503.4

1.2.1 Demographic Information

² NOMIS (2015)

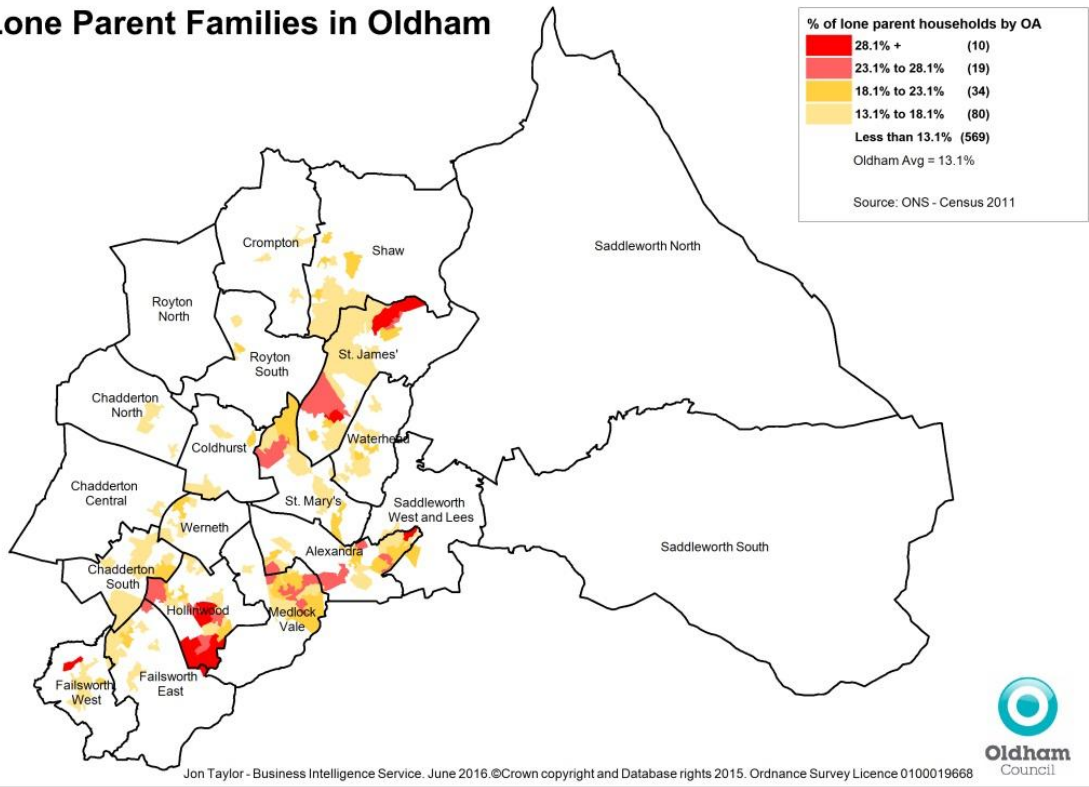
Oldham's residents are more likely than the national average to self-report experiencing financial difficulties³, with 40% of residents reporting that they experience some form of financial stress⁴. The unemployed, single parents, social rented sector and those of Pakistani or Bangladeshi background are more likely to experience financial stress, and be concerned about experiencing financial stress within the future³. The below maps illustrate where in the borough these groups live.



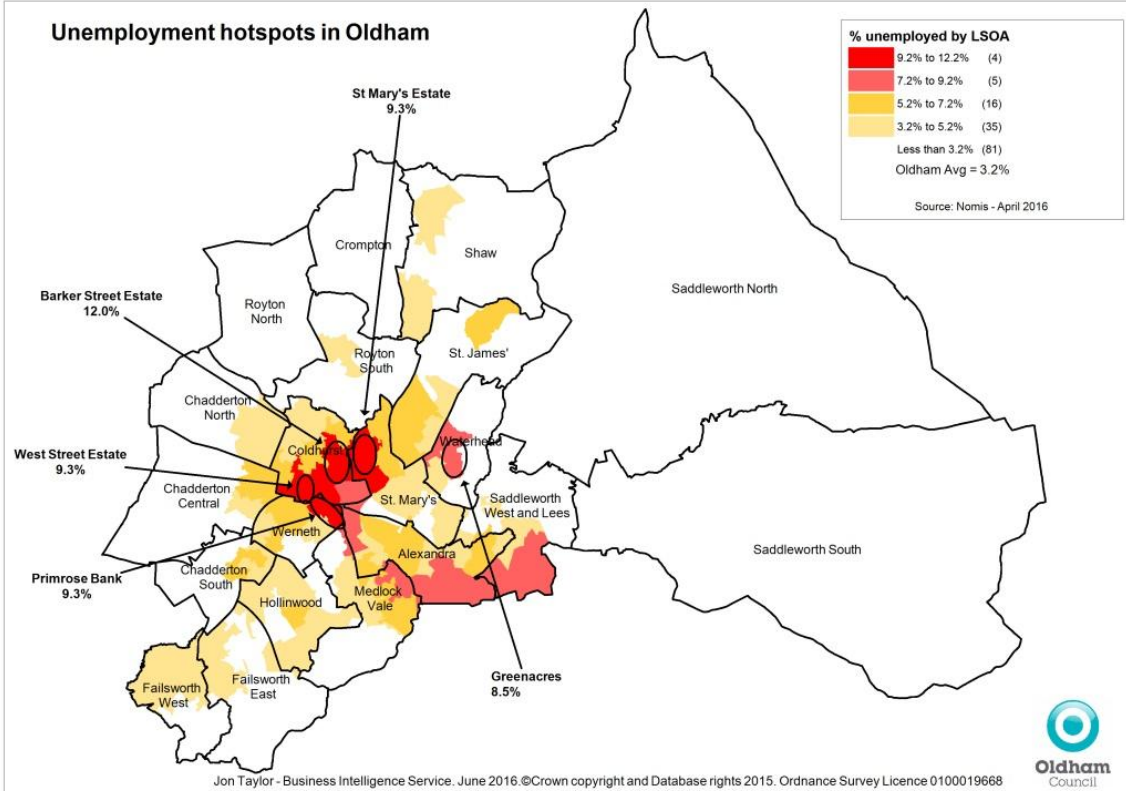
³ Debt in Oldham (2012) Oldham Council

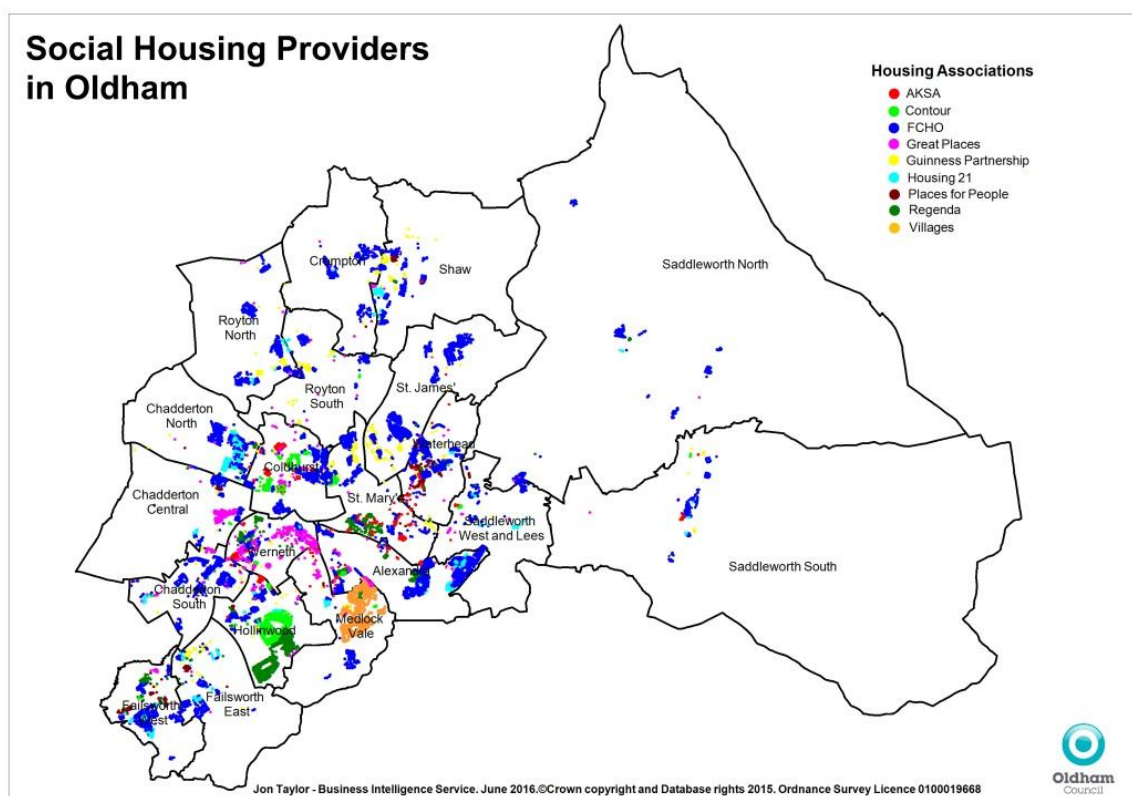
⁴ You and Your Community Survey (2013) Oldham Council

Lone Parent Families in Oldham



Unemployment hotspots in Oldham





The maps display a correlation between these groups showing that the majority of them reside in Coldhurst or Alexandra ward. This aligns with data from both Oldham Foodbank and Oldham CAB. Alexandra and Coldhurst were the two wards in which the majority of residents receiving food vouchers live, and are the two wards that make up the highest proportion of residents accessing CAB services.

Social housing is much more dispersed throughout the borough, and is roughly comparable to families with lone parents, but Coldhurst and Alexandra wards still contain larger amounts of social housing. There is a notable difference between where lone parent families and BME populations reside, which can be explained as there is a high percentage of South Asian families, in which divorce rates are low.

1.2.2. Debt

In 2015 Oldham CAB reported that there was a 2% increase in the amount of people accessing their services for debt advice or help. Additionally, there is noticeably a higher prevalence of residents than the national average that have a loan for debt consolidation, 11.8% of residents compared to 8%⁵.

Debt is more likely to affect certain social groups; both families and single people who are experiencing financial difficulties are more likely to suffer from debt. Although loans are a lot less prevalent in poorer Asian families, the ones that they do have are generally taken out for debt consolidation⁴.

1.2.3 Credit Cards and Loans

38.7% of Oldham residents have credit cards, but there is an emerging trend throughout some social groups, especially 'families' and 'no-children', to only make

⁵ Debt In Oldham (2012) Oldham Council

minimum repayments on their cards. If the financial circumstance of these groups suddenly changes they are likely to be in more danger of falling into debt and arrears.

However, only a small proportion of residents access short-term finance, with only 2% accessing doorstep loans and 1% accessing payday loans arranged at a shop/online loans⁴.

Section 2: Thematic analysis - the impact on the debt and finances of local people.

Our last representative resident survey: You and Your Community, 2013, showed that 49% of residents are worried that benefit cuts are going to reduce their future incomes even further. By 2020, The Joseph Rowntree Foundation (JRF) predicts that within the UK, one in four families will be in poverty.

This picture is likely to be worse within Oldham, as the borough is 7th in the top 50 local authorities adversely impacted by Welfare Reform⁴. From the post-2015 reforms, the anticipated loss is £490 per working age adult per year, compared to the North West average of £380 and the Great British average of £320⁶.

The above figure is a blanket figure; individuals and their households will be impacted differently. Welfare reform impacts the most vulnerable the hardest: single parents and those with a disability, as they are likely to be in receipt of several benefits and are unlikely to have any support mechanisms in place⁷.

The case-study below illustrates the impact of welfare reform on an existent benefit claimant.

Case study 1

Sarah was recently moved from JSA- ESA, however so far Sarah has been waiting a month for her claim to be processed and does not know where it is up to. Currently the only way that she is surviving is through her child benefit, and she is heavily reliant upon free school meals. Her social worker has referred her to the foodbank and has helped her access emergency top-up for gas/electric; however these will soon need to be paid back. Sarah is struggling with the Job Centre as they do not understand that she does not have a lot of time to look for work as she has to meet requirements for her social worker and look after her children. From this she is worried about becoming sanctioned, and her financial situation in the future. (Oldham Foodbank)

2.1 Universal Credit

Universal Credit was introduced as a way of streamlining all JSA, ESA, Income Support, Housing Benefit, Working Tax Credit and Child Tax Credit into one benefit offer. Universal Credit is paid in monthly instalments as a reflection of monthly salaries found in the majority of jobs.

⁶ Sheffield Hallam (2016) 'The Uneven Impact of Welfare Reform'

⁷ Welfare Reform: Impact on Vulnerable People (2015) Oldham Council

Generally, for a new claimant this is not problematic as they are more likely to be used to monthly budgeting. However, those switching from other benefits are used to fortnightly payments; therefore, they are in more danger of incurring arrears or struggling to afford basic living costs.

In April 2016, 6353 individuals are on Universal Credit within Oldham⁸, which constitutes 4.5% of the population.

Typically, the wait between receiving Universal Credit and applying for it is 5 or 6 weeks, subsequently the claimant may struggle to afford necessities, such as food and rent without relying on savings or others. Oldham Foodbank illustrates the impacts of this, with 43.35% of its vouchers issued in response to benefit delays.

The below case study illustrates this impact:

Case Study 2

John was laid off from a full time job a couple of months ago, he applied for Universal Credit, but had to wait 5 and a half weeks for his first payment. During this period he experienced financial difficulties, especially trying to keep up with rent payments, he received a benefit advance which has helped him out, however the combination of this and an overpayment means he is immediately down £120 on his next payment. During this period he was referred to the Foodbank via his doctor, and he is actively seeking work. (Oldham Foodbank)

2.2 Daily Necessities

Increasingly, welfare reform can impact upon individual and families abilities to be able to afford daily necessities, such as food and utility bills.

Our 2013 residents' survey revealed that 41% of residents were concerned with their ability to afford utility bills in the future, and 27% with their ability to be able to afford necessities, including food⁹.

This is reflected by the CAB; reporting in 'The Waiting For Credit' survey that 80% of respondents found it difficult to pay for essential household payments¹⁰.

Over the past four years there has been a sharp increase in the amount of people presenting to Oldham CAB with debt problems. A large proportion of these debt problems are related to not being able to afford utility bills and council tax¹¹.

In 2015, 57% of people accessing Oldham Foodbank have done so due to either benefit delays or benefit changes, implying that those receiving benefits are more likely to face difficulties in affording food, and other essential items.

⁸ DWP (2016)

⁹ You and Your Community (2013) Oldham Council

¹⁰ CAB (2015) Waiting for Credit

¹¹ CAB (date) Citizens Impact Assessment: Freeze to working age benefits

2.3. Rent

The Housing Benefit Cap and Bedroom Tax are two of the reforms that have directly impacted on residents' ability to be able to pay their rent, with 59.6% of DHP applications in 2015/16 allocated to subsidise households impacted by bedroom tax.

This picture is slowly improving with a reduction in the number of families experiencing rent arrears. Additionally, the number of properties impacted by the 'bedroom tax' reduced by 30.21% to 1629 between May 2013 and March 2016.

Increasingly, higher proportions of the privately renting sector are impacted by welfare reforms, as rents are increasing yet the benefit cap has been lowered and the housing benefit family premium abolished.

2.4. Families

The provisions of the Welfare Reform and Work Bill Act disproportionately affect larger families especially in relation to the changes with the cuts in tax credit which will impact upon both those in and out of employment. Within Oldham there will be 13,000 households affected by the 2015 Tax Credit change, with a £109 loss per working age adult per year¹². Additionally, Oldham has 70 families impacted by the benefit cap, with the majority of them having four or more children.

Based on the most recent figures both two-parent and single families are two of the more prominent groups who are likely to be experiencing financial stress¹³. Although single people are still the largest cohort of people accessing Oldham Food Bank, they have noticed an increase in the amount of families and single parents who are claiming vouchers. From 2013- 2015 there has been a 19.96% percentage increase in the proportion of families using food vouchers, signifying that they are struggling to feed themselves and their children.

2.5. DLA- PIP

Disability Living Allowance (DLA) is changing to Personal Independence Payments (PIP), which is designed to be more financially stable and include regular reviews to ensure that people are assessed on their current needs. However, this change will not affect anyone who is on DLA and are 65 or older on the 8th April 2015.

The switch from DLA to PIP is ongoing throughout Oldham, with the nationwide changeover from DLA to PIP is not expected to be completed till March 2018¹⁴. Over 50% of the enquiries to Oldham CAB were about benefits, the most common enquiry is around the change from Disability Living Allowance (DLA) to Personal Independence Payments (PIP). Claimants are experiencing difficulties during this switch, due to different assessment criteria, meaning that those who were applicable for DLA subsequently may not be applicable for PIP, or losing out on their enhanced mobility rates, which the below case study illustrates.

¹² Sheffield Hallam (2016) 'The Uneven Impact of Welfare Reform'

¹³ You and Your Community Survey (2013) Oldham Council

¹⁴ HM Treasury, Budget 2013

Case Study 3

Sandra has multiple medical conditions and during the time Citizens Advice were assisting her she was moved from ESA WRAG (Employment & Support Allowance Work Related Activity Group) to ESA SG (Support Group) meaning she wasn't going to be subject to further review of her medical condition.

She approached us in April 2015 when her application for PIP was refused and her reconsideration request was also refused. She had submitted her original application for PIP on 31/7/2014 and following assessment she received a decision dated 2/2/15. She requested a reconsideration which was refused in a decision letter dated 5/3/2015. She was awarded 6 points for daily living (8 needed to be awarded standard rate) and 0 points for mobility (again a requirement of 8). Sandra was supported to appeal her case at tribunal and at the Tribunal in October 2015 she was awarded standard rate for daily living and standard rate mobility. By early December no payment had been received and we contacted DWP who stated no notes on system re decision, requested escalation to find out where payment was. On 18th December DWP contacted and it was stated decision couldn't be actioned and couldn't give a timescale of when might be actioned.

On 7/1/16 DWP sent a letter to Sandra saying not paying as they had requested a statement of reasons with a view to requesting a further appeal. Obviously Sandra was very upset given the length of time and the way DWP were failing to communicate. Later the Tribunal contacted client to say DWP request refused as they had applied outside time limit. In early March 2016 the DWP forwarded a letter stating payment of PIP from 13/07/2014 to 30/07/2016.

This has taken nearly two years from date of original application (Oldham CAB)

2.6. Benefit sanctions

Benefit sanctions stop people accessing their benefits, potentially causing them to fall into or further into debt. Commonly, benefit sanctions are administered when a claimant does not comply with the claimant commitment. The act of sanctioning means that claimants cannot access their benefits, and may incur arrears.

JSA sanctions have fallen to a similar percentage as the Greater Manchester rate, after previously being much higher in 2014, which the table below illustrates. But 3.9% of claimants per month still receive them within Oldham.

Year	Oldham Average (%)	Greater Manchester Average (%)
2013	7.6	6.6
2014	9.2	7
2015	5	4.3

Oldham's position as a pilot area ensures that it will have higher levels of claimants on Universal Credit than the Greater Manchester average. However, currently DWP do not collect data on the amount of benefit sanctions with Universal Credit, therefore it is impossible to report on the actual numbers of residents within Oldham experiencing benefit sanctions.

The DWP has been running workshops with a number of different services, including housing associations and the voluntary sector, within the council to look at the sanctioning process, why sanctions are put in place and how they can be mitigated.

Section 3: Services offering debt and financial advice within Oldham

3.1. Overall Picture

Within Oldham, a variety of different services exist to offer financial or benefit advice, with numerous different signposting routes in and out of them. Currently, joined-up work exists between many of these different groups.

There are a number of different services and organisations who an individual experiencing low level financial difficulty can access. However, only three services, namely: Welfare Rights Team, Oldham CAB and Christians against Poverty, offer universal advice and services for Oldham residents experiencing higher levels of debt. Currently, Welfare Rights and Oldham CAB work very closely together, and have regular meetings. When asked, these services have responded that they are often working at full capacity.

With an increasing amount of people impacted by welfare reform, there is a growing demand on voluntary, community and faith (VCF) to offer advice and help around benefits and welfare reform.

This report considers a number of services, however there are likely to be more existing within the borough which are un-documented.

3.2. Council Services

3.2.1 Welfare Rights Team

The team offers support to families and individuals around benefit entitlements, mandatory reconsiderations, tribunal representation and appeals against benefit decisions. 282 people have been referred to the service in April 2016, and between 1/04/2016 and 31/05/2016 the team secured £155,439.14 in one off grants and £288,082.52 in annual amounts. The majority of clients access them for help with either ESA or the change from DLA-PIP.

Currently the team offers appointments at Access Oldham, Link Centre, Pakistani Community Centre and home visits, but to meet the needs of a wider cohort of society they are expanding their services to include Womens groups, Eastern European Groups, NHS and Dr Kershaws Hospice.

Welfare Rights receives referrals from numerous organisations including Oldham CAB, Client Financial Affairs, AGE UK, MINDM, Cancer Aid Network and Dementia Alliance, as well as taking self-referrals.

The service work closely with Oldham CAB and sit on the Poverty Agenda Group, they also refer into Personal Budgeting Support Service (see 3.2.2.) and Early Help (see 3.2.7).

3.2.2 Personal Budgeting Support Service (PBS)

Located within the Benefits Advice Service, this service undertakes financial assessments, supports and offers advice to people in managing their finances. The service was originally put in place for the introduction of Universal Credit, as a means to support those transferring from JSA to Universal Credit. This has now expanded and the service now offers advice to all those newly claiming Universal Credit.

PBS is funded for by the DWP, therefore although it takes customers from other services it is predominately for customers referred from the DWP. In 2015 the service had 112 referrals of which 70 were from DWP.

3.2.3 Money Management Team

This service is accessible to a client if they meet specific criteria; for instance if a client lacks mental capacity to make decisions about their finance or struggles to cope with finances on a daily basis. Currently, the service only receives referrals from social workers, and they have 493 service users.

The Money Management Team can act as an appointee/deputy to the client's finances. They are also able to complete protection of property visits where the clients do not have a third party to act for them, including completing an inventory of the property and paying for a funeral if needed where there is not a pre-paid funeral or plans.

3.2.4 Local Welfare Provision (LWP)

Local Welfare Provision is designed to meet the short-term/emergency needs of vulnerable people within the borough, and/or to establish/maintain a vulnerable person's home within the community.

Support can be given a number of ways for instance; food vouchers, order and payment by the Council of suitable goods and services, pre-payment for goods and utilities. During 2015/16 £104,347 was allocated for LWP and 867 items were awarded.

3.2.5 Discretionary Housing Payments (DHP)

Discretionary Housing Payments are made to applicants in receipt of housing benefit, and are available on a temporary basis to make up a shortfall in rent.

Payments are often made for up to a 12 week period. A number of factors will be considered including family circumstances and incomes and essential outgoings. During 2015/16 a budget of £377,368 was made available for DHP applicants and out of this £376,274 was spent. DHP applications can now only be made online.

3.2.6 Make the Most of Your Money Campaign

Hosted on the council website, this online campaign gives advice and signposts on a number of issues around budgeting, saving, debt, employment, housing and emotional support. Originally, the page was created as a response to Oldham's position as a Universal Credit pilot, thus the website has not been recently updated.

However, in light of the benefit cap introduction scheduled for Autumn 2016 the team have up-dated and refurbished the page for a re-launch. They have liaised with the welfare rights and district teams to ensure the distribution of consistent and up-to date information.

3.2.7 Early Help

Early Help is a holistic service to ensure that there is a joined up approach between services when working with an individual or families. They offer general benefit and debt advice at all tiers of their intervention, and if needed they will refer clients into specialist help at Welfare Rights Service and CAB.

3.2.8 Get Oldham Working

The Government and Council's policy is to support citizens to progress into sustainable work as a primary answer to reducing poverty. The impacts of welfare reforms mean that as a co-operative Council we need to reduce dependency on state benefits and support resident to enter employment wherever possible.

This forms a key part of the Work and Skills Strategy (2016 – 2020), which sets out to build upon the first phase of Get Oldham Working. Get Oldham Working has created over 3,750 work related opportunities since May 2013, including 2,250 jobs and 580 apprenticeships.

The Work and Skills Strategy will see a three stage delivery of support with:

- ESF Skills for Employment programme: pre-employment support
- Get Oldham Working: employment support including apprenticeships
- Careers Advancement Service: focussed support to help local people get into better paid jobs.

This will see 6,000 residents engaged, with over 5,000 work related opportunities filled, and support 1,600 into the Careers Advancement Service over the next four years.

3.3. Non Council Services

3.3.1 Citizens Advice Bureau (CAB)

Oldham CAB is commissioned by Oldham Council to deliver debt advice services over the borough. Each district is allocated a weekly provision of drop-in services; however, if needed, the district teams can buy extra provision. In 2015, Oldham CAB assisted 11,204 individuals: securing £4.76 million additional welfare benefits.

Additionally, CAB are commissioned by Oldham CCG and Macmillan Cancer Support. This commission creates direct referral mechanisms from medical professionals such as GP's, and give more exposure to those experiencing mental health problems, as these often go hand in hand with financial problems.

When asked, Oldham CAB recognises that there are likely to be many people within the borough who are likely to be struggling with financial problems who are not accessing help, but there is uncertainty and a lack of resources about where these groups are or how to reach them.

Currently CAB receive referrals from Oldham Council, Threshold, Oldham College, FCHO, Drug & Alcohol Team, Age UK, Rochdale Council, HMP Forrest Bank, Womens Refuge, Children's Society, Pennine Acute Hospitals, Oldham CCG, Rochdale CCG, Mind, Stroke Association, MS Society, Parklands Mental Health Unit.

3.3.2 Christians Against Poverty (CAP)

CAP is a national debt advice charity. The Oldham Branch of CAP was set up three and a half years ago. Initially, they visit the client at their own homes to understand their current financial situation and history, this then gets referred to their central office that produce a financial strategy for the client. However, this can be a lengthy process. The initial CAP support worker will discuss the plan with the client, and also deal directly with the clients' creditors by setting up a CAP plan which the creditors are directly paid out of, and which savings can be accumulated in, however this means that the clients do not have direct control of their finances.

CAP Oldham is a small but stretched service, they are currently supporting around 34 clients and have the capacity to take on around 5 new clients a month, and there is often a 2-3 month wait. The service does not work in Failsworth, thus is not borough wide.

CAP advertises as widely as possible throughout the borough, and are working closely with Oldham Foodbank, Ark and CAB, however the majority of their referrals are made by support workers.

CAP, Oldham Foodbank and Keyring have just secured approximately £500,000 to support residents in debt through a joint intervention service.

3.4. Other

3.4.1. Social Housing Associations

To a certain extent all social housing providers offer financial advice and help to their residents. Some associations, including FCHO, Regenda, Aska and Places for People have dedicated money advice or financial inclusion teams, which for instance, support people to apply for benefits or with rent arrears. None of the associations offer professional debt advice, as they do not employ anyone with the relevant qualifications, yet many of their clients present to them with multiple and complex debts so require specialist support.

Each housing association uses slightly different signposting routes into financial and/or debt advisory services. The Guinness Partnership and Places for People signpost only to online debt advice websites such as Stepchange, but all other associations signpost to professional financial advice services in CAB.

First Choice Homes, being the largest social housing provider in the borough, have just entered into a formal partnership with Oldham CAB and directly signpost to them.

All housing associations are members of the Oldham Housing Investment Partnership (OHIP) Financial Inclusion Group, and Regenda Homes, FCHO and Great Places are part of the Creative Credit project (see 3.4.6).

OHIP Financial Inclusion Group consists of representatives from social housing providers and the council. The partnership is designed to discuss and assess the different impacts of welfare reform on themselves and their residents, sharing best practice and supporting tenants who are facing welfare reform measures. Currently OHIP do not measure the impact that they are having within Oldham.

3.4.2 Age UK

Age UK gives financial advice to over 50's and their carers but they do not have any specific funding for financial services. Therefore, the majority of their financial advice is centred on age related issues, for instance Carers Allowance and Guaranteed Pension Credit; they also can help their clients contact overarching organisations, such as the Council or DWP.

If appropriate, Age UK will refer their clients to debt counselling and advice services.

3.4.2 Voluntary, Community and Faith (VCF) Organisations

Many voluntary organisations offer some form of advice around debt, and welfare reform. Often this is conducted at low level and consists of signposting to online and local financial and debt advice services.

As a result of Welfare Reform, 85% of VCF services have reported an increased demand for advice and support, and 75% reporting an increased amount of emergency support including food¹⁵.

Incidentally, although many VCF organisations do not have specific training in welfare reform, or are designed to help those suffering from welfare reform, they are utilising a lot of resources and time handling the impacts of welfare reform.

3.4.5 Credit Union

The Credit Union is a cooperative money saving and lending company, which is owned and run by its members, though it has a small commission from Oldham Council. Primarily it offers savings accounts, but also has a money lending service as long as individuals already possess a savings account with them. The Credit Union also offer Jam Jar Accounts for rent and council tax, however the take-up of these has been very low.

From 2012 till the end of March 2016, there has been a 99.6% increase in membership to currently 4,169 members. Currently, the Credit Union does not collect data about its members; therefore, it is not possible to definitely ascertain whether welfare reform has impacted upon its member uptake.

Aligning with Oldham Councils fairness charter, the Credit Union conducts community engagement work and ensures that people in deprived communities are also able to access affordable credit working with housing providers. The Credit Union provides local community collection point to engage the community in addressing their financial issues. They are also part of the Creative Credit partnership (see 3.4.6)

Both the Job Centre and Housing Providers refer to them, but currently the Credit Union gain the majority of their referrals by word of mouth.

3.4.6 Creative Credit

This is a partnership project led by Regenda Homes with Oldham Coliseum Theatre, Oldham Council, Oldham Credit Union, Oldham Housing Investment Partnership (OHIP), First Choice Homes Oldham (FCHO) and Great Places. The project started in September 2015 and has engaged over 300 children and adults in the dangers of illegal money lending with its first theatre piece 'Don't Let the Sharks Bite' a play

¹⁵ Poverty Agenda Group: 'The real story of welfare reform in Oldham *(draft)

produced and performed by local secondary school students, to inform their peers and residents of the dangers of Loan Sharks.

They have just produced a new show called 'Benefits Who?' which explores Universal Credit, to help residents understand its impacts. The project is due to end in July 2016, and to be evaluated in August 2016, and hopefully rolled out further.

3.4.7 DWP and Greater Manchester Combined Authority (GMCA) Welfare to Work schemes

The Governments policy response to poverty has been the introduction of various schemes with the aim of supporting residents into work. The flagship Work Programme and Work Choice will finish in March 2017 with a replacement Work and Health Programme available for jobseekers by Autumn 2017; however this will be on a much smaller scale. The major criticism of these schemes has been the Payment by Results mechanism, as working with less complex cases gave the best return on investment.

In 2014 GMCA introduced Working Well to address some of these issues, which offered help to those claiming ESA to overcome their barriers to work. From March 2016 the programme has been expanded to incorporate residents who are claiming other out of work benefits.

Get Oldham Working (see 3.2.8) works with all providers across the Work Programme, Work Choice, Access to Work, Talent Match, Working Well Expansion and Nu Traxx to create a coherent offer to residents and businesses.

Section 4: Recommendations

It is recommended that the Council consider the below recommendations and explore some of them further to help mitigate the impacts of welfare reform on the finances/debts of Oldham's residents.

Recommendations:

- Review the Council's debt and financial services to ensure that they are targeted within areas in which there are the most need, and areas where people may struggle to access services.
- Working alongside Early Help, ensure all relevant frontline staff have the necessary training to be able to recognise when someone may be experiencing financial/debt problems and where these should be referred on to.
- Make the Most of Your Money Campaign a borough wide, accessible first point of call for residents experiencing or needing advice around debt or financial problems.
 - Addressing all demographics of individuals within Oldham, but targeting more information at those who are more likely to claim benefits, and those who are already experiencing financial difficulties.
 - Specifically target people who have disabilities and their carers around the switch from DLA-PIP, including the new assessment process.

- Target communities that may have not traditionally suffered with welfare reform, or may have hidden debt problems; for instance: families, South Asian communities.
- Events should be organised to coordinate with the launch of the updated Website
- Ensure that different mediums are used to display this, as not all people have access to the internet.
- To continue Creative Credit work, especially as a means of engagement with younger generations
- To continue work with Oldham Partnerships Poverty Agenda Group to:
 - Inform planning and actions to prevent and alleviate poverty in Oldham
 - Share best practice to help services work more effectively and efficiently e.g. OHIP and Creative Credit.
 - Facilitate further joined up work with Oldham Job Centre Plus. The CAB have identified that there is an inconsistent approach by the Job Centre, which could be mitigated by better staff training¹⁶, and better communication between the Job Centre and other services.

¹⁶ Waiting for Credit, CAB (2015)