

**POLICY & RESOURCES SCRUTINY COMMITTEE
IN-DEPTH STUDY 2015/16**

TOPIC: Control of personal debt and the advantages of employment.

FRAMEWORK FOR SCRUTINY / SCOPE OF PROJECT:

1. To understand the:
 - (i) issues around personal debt and its impact on residents
 - (ii) control of personal debt
 - (iii) support available to residents to stop them getting into debt and
 - (iv) advantages & benefits of employment.
2. Raise resident and all member awareness about the issues
3. To make appropriate recommendations and that the third sector assembly convene a 'show case' event (anti debt fair) for the debt agencies to promote awareness (an opportunity for stakeholders to show support and advice).

Note: For the purposes of the review 'debt' is defined as the state of owing money, a sum of money that is owed or due.

Method: Through project team meetings and witness session to be held on **4th February 2016**. Evidence will be taken in public (unless local government access to information rules requires private consideration of information).

Target date: April 2016

MEMBERSHIP:

Councillor Flewitt (Chairman), Councillors Ayling, Crystall, Davies, D Garston, Kenyon, Nevin and Walker

Officer / partner support – Fiona Abbott (Project Coordinator), with support from other council officers.

SOURCES OF EVIDENCE

The evidence base will be:

- (a) Research documentation, legislation and national guidance
- (b) Evidence from key stakeholders
- (c) Mosaic data (*show hotspots in town?*)
- (d) Illegal Money Lending Team (Birmingham City Council)
Link into the loan shark awareness / training and campaign week in Southend in November 2015.

POTENTIAL WITNESSES:

- (a) Third sector, including CAB, Mencap (Learning Disabilities), MIND, Trust Links (mental health), Advocacy for Older People (older people), YMCA (youth).
- (b) Interfaith group representative – Rev'd Hannah Bucke.
- (c) Representatives from - Christians Against Poverty (CAP), Trussel Trust Foodbank, Kings Money Advice Centre.
- (d) Representative from banking organisations – Co-op, Halifax, Metro Bank, Essex Savers (Credit Union).
- (e) Representative from Southend Energy (*fuel debt*).
- (f) Representative from credit card company.

- (g) Representative from DwP.
- (h) Representative from Essex Chambers of Commerce.
- (i) Representative from local law firm – (Law, Hurst & Taylor or Tollhurst Fisher).
- (j) Representative from Essex Community rehabilitation Company / Probation Service.
- (k) Local employers – RBS, Keymed, Airport.
- (l) Representative from Supermarkets – suggest Sainsburys, Tesco (*food voucher / cards*).
- (m) SEH, SEAL, Hub (*messages*).
- (n) Council officers – Lorraine Goldsmith (ELF), Keith (Benefits), Ellen Butler (customer services), Christine Lynch (bailiffs), Sarah Baker (social care).
- (o) Childrens Centres, education / schools / colleges representative (*preventative work*).
- (p) Representative from local recruitment company (*signposting*).
- (q) Executive Councillor.

Questions to cover:

- Why do people get into debt here (cause / effect on them) – is the situation getting worse?
- What is specific about Southend?
- Impact on residents – a residents story?
- What agencies are doing
- How do you get messages out about debt & loan sharks?
- What finances are available to support work / where funding comes from?
- Do mapping exercise of support available (do via SAVS newsletter)
- Are there gaps in support?
- Invest in preventative work – what's missing?

Scrutiny process is structured to add value and is supportive of the challenges already set to be delivered, but has limited resources, which need to be focused on providing the front line service and the priority outcomes for the Council.

RECOMMENDATIONS:

To make appropriate recommendations to the Council.