



Scrutiny Co-ordination Committee

Time and Date

10.00 am on Wednesday, 19th March, 2014

Place

Committee Rooms 2 and 3 - Council House

Public Business**1. Apologies and Substitutions****2. Declarations of Interest****3. Minutes** (Pages 5 - 10)

(a) To agree the minutes of the previous meeting held on 19th February, 2014

(b) Matters Arising

4. Welfare Reform (Pages 11 - 44)

Joint Briefing Note. To receive presentations on the following:-

(a) Universal Credit and the Local Support Services Framework (10.05 a.m.)

(b) Impact on Disabled People (10.55 a.m.)

(c) The Impact of the Economic Downturn and Welfare Reforms on Health (11.15 a.m.) (Pages 45 - 52)

The following people have been invited to attend for consideration of this item:

Martin Buxcey, District Operations Manager, Department for Work and Pensions

John Fraser, Universal Credit Implementation Lead, Department for Work and Pensions

Gaynor Smith, Relationship Manager, Department for Work and Pensions

5. Report back on the Work of Outside Bodies (11.50 a.m.)

(a) Coventry Citizens Advice Bureau (Pages 53 - 56)

Report of Councillor Ruane, Cabinet Member (Housing and Heritage) who has been invited to attend the meeting for the consideration of this item.

- (b) Coventry Association for International Friendship (Pages 57 - 58)

Report of Councillor Lakha, who has been invited to attend the meeting for the consideration of this item.

6. **Scrutiny Co-ordination Committee Work Programme 2013/2014** (Pages 59 - 64)

Report of the Scrutiny Co-ordinator

7. **Outstanding Issues**

All outstanding Issues have been included in the Work Programme

8. **Any Other Items of Public Business**

Any other items of public business which the Chair decides to take as a matter of urgency because of the special circumstances involved.

Private Business

Nil

Chris West, Executive Director, Resources, Council House Coventry

Tuesday, 11 March 2014

- Notes: 1) The person to contact about the agenda and documents for this meeting is Suzanne Bennett, Democratic Services, Council House, Coventry, telephone 7683 3072, alternatively E-mail: suzanne.bennett@coventry.gov.uk
- 2) Council Members who are not able to attend the meeting should notify Suzanne Bennett no later than 9.00 a.m. on the day of the meeting, giving their reasons for absence and the name of the Council Member (if any) who will be attending the meeting as their substitute.
- 3) Scrutiny Board Members who have an interest in any report referred to this meeting, but who are not Members of this Committee, have been invited to notify the Chair by 12 noon on the day before the meeting that they wish to speak on a particular item. The Member must indicate to the Chair their reason for wishing to speak and the issue(s) they wish to raise.

Membership: Councillors F Abbott, J Blundell, J Clifford (Deputy Chair), C Fletcher (Chair), T Khan, R Sandy, T Skipper, S Thomas, K Taylor, K Caan, A Gingell,

R Lakha and E Ruane

By invitation:-

Councillors Caan, Deputy Cabinet Member (Health and Adult Services)

Councillor Gingell, Cabinet Member (Health and Adult Services)

Councillor Lakha

Councillor Lucas, Cabinet Member (Policy and Leadership)

Councillor Ruane, Cabinet Member (Housing and Heritage)

Please note: a hearing loop is available in the committee rooms

If you require a British Sign Language interpreter for this meeting
OR if you would like this information in another format or
language please contact us.

Suzanne Bennett, Governance Services - Telephone: 024 7683 3072
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Agenda Item 3

Coventry City Council
Minutes of the Meeting of Scrutiny Co-ordination Committee held at 10.00 am on
Wednesday, 19 February 2014

Present:

Members:

- Councillor C Fletcher (Chair)
- Councillor J Clifford (Deputy Chair)
- Councillor F Abbott
- Councillor J Blundell
- Councillor T Khan
- Councillor K Mulhall (substitute for Councillor Skipper)
- Councillor R Sandy
- Councillor S Thomas

Employees:

- L Hughes, Resources Directorate
- L Knight, Resources Directorate
- B Lee, Chief Executive's Directorate
- J Moore, Chief Executive's Directorate
- F Nicholls, Chief Executive's Directorate
- K O'Hara, Chief Executives Directorate
- C Parker, People Directorate
- A West, Resources Directorate

Apologies: Councillors T Skipper and K Taylor

Public Business

64. Declarations of Interest

There were no declarations of interest.

65. Minutes

The minutes of the meeting held on 19th February, 2014 were signed as a true record. There were no matters arising.

66. Overview and Scrutiny Management

Cabinet Member (Public Services) Item of Urgent Public Business – Petition and Consultation Results Daventry Road Improvement Scheme

The Committee received a copy of a report of the Executive Director, Place that had been considered by the Cabinet Member (Public Services) at her meeting on 10th February, 2014 relating to a petition and consultation results concerning the Daventry Road Improvement scheme. The Committee noted that Councillor Clifford, the nominee of the Chair of Scrutiny Co-ordination Committee, had attended the Cabinet Member meeting and agreed that the decision was urgent and that call-in should not apply. In accordance with paragraph 4.5.3.1 of the

Council's Constitution, the report was presented to the Scrutiny Co-ordination Committee to inform them of the reasons for urgency. The reason for urgency was that the works must be completed before 23rd March, 2014 when Warwick Road was due to be closed for approximately 12 months in connection with the Friargate development. Quinton Road would be one of the routes vehicles would use to avoid Warwick Road while it was closed. Therefore having planned works taking place on this route while the closures were in place could cause major disruption and be against the public interest, as well as causing reputational damage to the City Council. Although the Daventry Road scheme was originally planned to be completed in plenty of time before this date, due to the design and consultation process taking longer than expected, and then the petition being received, there wouldn't be enough time to complete the scheme before 23rd March if the decision was delayed by the call-in process.

67. **Empowering Communities through Asset Based Working**

The Committee considered a briefing note of the Director of Public Health which detailed how communities could be empowered through Asset Based Working (ABW). Information was provided on what ABW was and what could be achieved through adopting this approach. Particular reference was made to the impact of ABW on health and health inequalities and a description of the work being undertaken in the city to embed this approach to service delivery was provided. A number of case studies of experiences of ABW in Coventry and elsewhere were set out at an appendix attached to the briefing note.

The asset based approach to health sought to recognise and use a community's assets in order to improve local health and wellbeing. Assets had been defined as the existing 'capacity, skills, knowledge, connections and potential' in a community, as well as physical assets such as buildings. The focus of the approach was to use and build on the local assets as a way of finding new potential solutions to the issues that were most important to a community.

Traditional approaches to improving people's lives through public services had been experts or providers to implement a policy, intervention or programme and for users or recipients to utilise the service providers. The asset-based approach changed this altogether, encouraging new relationships on a more equal footing. Empowering communities through co-production necessitated that professional staff were willing to share power and this could prove difficult and required a change of culture that some could find challenging.

The briefing note referred to the Marmot report on Health Inequalities which provided evidence of the links between social networks and health outcomes. The extent to which people participated in their community had the potential to contribute to their well-being and as a result to other health outcomes. The Board were informed that other research had shown that social relationships were more important indicators in the odds of reduced mortality than smoking, excessive drinking and obesity.

Arising from the Marmot report, it was jointly agreed between the Primary Care Trust and the City Council that a particular focus on Asset Based Approaches to empower communities should be jointly progressed. Through the Coventry Health

Improvement Programme, an evidenced based tool 'the 10 ways to feeling good and well' had been developed for use as an engagement tool.

The Coventry Asset Based Approaches Multi-Agency Partnership Group was set up in 2011 and had overseen two pilots projects: The Foleshill Moving Forward resident led group had been established and in Bell Green the 10 ways tool was being used to engage with residents to talk about well-being.

ABW was now a priority in the Health and Wellbeing Strategy and had been included in the Council Plan and Elected Members were being encouraged to engage in ABW with their constituents.

The Committee questioned the officers on a number of issues and responses were provided. Matters raised included:

- Were the success of the case studies a result of fortuitous circumstances
- What were communities recommended to do to make their voices heard
- Clarification about the techniques to ABW engagement and how to communicate with a troubled family
- How to manage the expectations of communities
- Why wasn't the approach embedded a number of years ago
- How would outcomes be measured
- An understanding of all the benefits to individuals
- Further examples of successful ABW

The Committee discussed how they could become more involved with ABW.

RESOLVED that:

(i) The content of the report be noted.

(ii) Members to be kept updated about what is happening in their Wards in relation to Asset Based Working and Members to discuss their suggestions for using this approach to Ward matters with appropriate employees.

(iii) Asset Based Working to be taken into account on appropriate issues included in Scrutiny Boards' work programmes as well as in the work of future Task and Finish Groups.

(iv) Report authors be encouraged to consider using the Asset Based Working approach when writing reports.

(v) The Chair, Councillor Fletcher, to inform all members about who to contact to be able to get a better understanding about Asset Based Working.

68. Evaluation of Approaches to Enabling Communities Through Asset Based Working, Including Evaluation of the Community Development Service

Further to Minute 67 above, the Committee considered a joint briefing note concerning the strategic work programme aimed at enabling and empowering communities through using asset based approaches, in particular it provided an overview of how the impact of this work programme could be evaluated.

The work programme was embedded in the Council Plan and was being integrated into the kickstart work streams, as appropriate. The programme had got a number of different elements which together should collectively impact on community health and well-being which should over time lead to a reduced dependency on public services. The key elements included

- A learning and development programme for frontline council and partner agency staff to promote their understanding of asset based approaches and support their use.
- Providing small levels of public health investment in community led projects that help to promote mental well-being and community resilience.
- Establishing the Community Development Service (CDS) to work with Coventry's most challenged communities bringing together community members with public sector and other local agencies to solve the issues most important to that community.

At a programme level evaluation needed to be undertaken to answer a number of different questions. For each element within the programme an evaluation was required to help distinguish the separate contributions each was making to overall outcomes so providing a better understanding of what worked and how investment should be directed in the future.

The briefing note detailed how the CDS would operate to ensure that communities were able to take more pride and responsibility for their own neighbourhood and could engage with other public sector services in producing solutions to their important issues.

The principles of evaluation at a city wide level were set out along with the evaluation of the CDS. Evaluation of community development approaches was complex because of the inter-connectivity and complexity of neighbourhoods. Locally sensitive data including stories from communities would be required.

Successful approaches to asset based working would be expected to produce improved health and social outcomes and would eventually result in improved performance in relation to all the wider determinants of health such as educational achievement and crime reduction. However, it would take many years for such impacts to become apparent.

The Committee questioned the officers on a number of issues and responses were provided. Matters raised included:

- The length of time it would take before benefits could be realised
- The importance of good communication to be able to ask people about their experiences and receive appropriate feedback
- How can communities be challenged
- The issue of having sufficient resource to support communities, with some communities requiring greater help than others
- The importance of the long term sustainability of people and projects.

RESOLVED that:

(i) The suggested approach to evaluation be approved and regular progress reports be submitted to future meetings of the Committee.

(ii) Any evaluation undertaken is designed appropriately to be meaningful to the community.

69. Outstanding Issues

The Committee noted that all outstanding issues had been included in the Work Programme for the current year.

70. Scrutiny Co-ordination Committee Work Programme 2013/2014

The Committee considered and noted the Work Programme for 2013–2014.

71. Any Other Items of Public Business

There were no additional items of public business.

(Meeting closed at 11.50 am)

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To: Scrutiny Co-ordination Committee

Date: 19th March 2014

Subject: Welfare Reform

1 Purpose

- 1.1 The Scrutiny Co-ordination Committee meeting has dedicated the whole of its on 19th March meeting to consider issues relating to the government's Welfare Reform agenda. The purpose of the meeting is to:
- understand progress with the introduction of Universal Credit and any implications;
 - review progress towards the implementation of the Local Support Services Framework to help people with the transition onto Universal Credit;
 - understand the implications of changes to Welfare Reform on disabled people; and
 - understand some of the wider non-financial impacts of the economic downturn and welfare reforms.

2 Recommendations

- 2.1 Scrutiny Co-ordination Committee is recommended to review the current position and actions being taken in response to the government's Welfare Reform agenda and make any recommendations to Cabinet, Cabinet Members, partners or others as appropriate.

3 Information/Background

- 3.1 The government has introduced an unprecedented level of change in welfare reform to which the Council and partners are responding. At its meeting on 11th December 2013, Scrutiny Co-ordination Committee received a detailed briefing on:
- the latest information on the implications of the Welfare Reform changes on local people, communities and the city;
 - the way services and support to local people are being co-ordinated in the city; and
 - the impact on the City Council and how the authority is discharging its responsibilities.
- 3.2 The Committee identified a number of gaps and issues for future consideration and this meeting will address some of these.
- 3.3 Key issues for Scrutiny Co-ordination Committee to consider in reviewing this at the meeting will include:
- What are the combined implications of changes on individuals and communities that decision-makers need to understand?
 - What can be predicted about future impacts that need to be planned for now?
 - How do we make sure that actions being taken now are providing long term sustainable solutions for people, not short term fixes?
 - How is the city's approach to services and support being co-ordinated to avoid either duplication or gaps?
 - Is the Council doing everything required to discharge its responsibilities for elements of the welfare reform agenda?

4 Universal Credit and the Local Support Services Framework

- 4.1 **Universal Credit** will replace 6 existing benefits with a single monthly payment with the stated aim of ensuring that people are better off in work than on benefits. It began to be introduced from April 2013 and will eventually replace:
- Income-based Jobseeker's Allowance
 - Income-related Employment and Support Allowance
 - Income Support
 - Working Tax Credit
 - Child Tax Credit
 - Housing Benefit
- 4.2 It is currently being introduced in a limited number of postcode areas for new claimants in certain circumstances. Rugby is one of the areas included in this initial stage.
- 4.3 The introduction of the **Local Support Services Framework** to provide support to people including getting on-line, money management, work-readiness and finding a job is a key part of Universal Credit although it is not yet clear how this will be delivered locally. The Department for Work and Pensions is leading on a piece of work in Coventry, with support from partners, to establish the level and type of support services that will be required to support claimants, map what is currently available and identify gaps. Funding is expected to support the Framework.
- 4.4 Additional information on Universal Credit and the Local Support Services Framework provided by the Department for Work and Pensions is shown at Appendix 1, together with case studies on the Universal Credit claimant journey (Appendix 2) and how Universal Credit will make work pay (Appendix 3).
- 4.5 A note on the **Under Occupancy Charge / "bedroom tax" loophole**. Following the updating of legislation which enabled welfare reforms to be introduced, it was identified that a loophole had been created resulting in some people being wrongly identified as liable for the 'bedroom tax'. The Loophole was closed by revised regulations from 3rd March 2014. However, in the meantime, considerable work has taken place in Coventry involving the Council and Registered Social Landlords to identify the people affected which resulted in £144,000 of benefit being awarded to 255 households.

5 Impact on Disabled People

- 5.1 At its 11th December meeting, Scrutiny Co-ordination Committee reviewed detailed analysis of the emerging impacts of Welfare Reform on individuals, households and communities. It was recognised that further work was required to understand the impacts specifically on disabled people and the Committee asked that this work be extended to include this.
- 5.2 The fact sheet attached at Appendix 4 provides the available information in relation to disability benefits and impacts.
- 5.3 In July 2013 Coventry, like many other authorities, asked the Department for Work and Pensions for more detailed and up to date information, but this has not yet been made available. That information will enable the Council to ascertain the impacts of multiple welfare reforms on those who are affected by changes to Housing Benefit, Incapacity Benefit / Employment Support Allowance and Disability Living Allowance / Personal Independent Payments, many of whom will be disabled. Information has also been requested about the destinations of those who have come off welfare benefits (e.g. employment).

6 Wider Health Impacts

- 6.1 The detailed analysis considered at the 11th December meeting focused on the financial impacts of Welfare Reform. The Committee asked questions about the extent to which the wider non-financial impacts were understood. The Committee was informed that the Marmot Steering Group had commissioned a piece of work to identify the potential impacts that the economic downturn, spending cuts and welfare reforms could have on the mental and physical health of Coventry residents.
- 6.2 This report has now been completed and will be considered by the next meeting of the Marmot Steering Group. A summary paper has been prepared and Scrutiny Co-ordination Committee is asked to review the outcomes and make any recommendations to the Marmot Steering Group.

7 Other Background information

Links to the papers, presentation and minutes from the 11th December meeting of the Scrutiny Co-ordination Committee on Welfare Reform are included below.

Papers and presentation:

<http://democraticservices.coventry.gov.uk/ieListDocuments.aspx?CId=151&MId=9844&Ver=4>

Minutes:

<http://democraticservices.coventry.gov.uk/documents/s14756/Minutes%20of%2011th%20December%202013.pdf>

Adrian West
Scrutiny Team
024 7683 2286

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Information from the Department for Work and Pensions (DWP)

An introduction to Universal Credit

Universal Credit aims to introduce greater fairness to the welfare system by making work pay. It will help to ensure that people are better off in work than on benefits.

Despite considerable welfare spending in recent years, the current benefit system has trapped people in poverty. Universal Credit will ensure that work is the best choice for individuals or families and provides a route out of poverty and away from benefit dependency for thousands of people.

Universal Credit aims to make the welfare system simpler by replacing 6 benefits and credits with a single monthly payment if anyone is on a low income or out of work. It includes support for the costs of housing, children and childcare, as well as support for disabled people and carers.

Universal Credit started to be introduced in stages from April 2013 and is replacing:

- Income-based Jobseeker's Allowance
- Income-related Employment and Support Allowance
- Income Support
- Working Tax Credit
- Child Tax Credit
- Housing Benefit

Making work pay

Universal Credit aims to ensure you will be better off in work and makes it easier for you to start a new job or work more hours. As your take home pay increases Universal Credit will reduce gradually so you won't lose all your benefits at once if you're on a low income. There are no fixed hours thresholds, such as the 16 hours a week rule. Even working just a few hours a week will make a difference, as you move towards financial independence.

Claiming Universal Credit

Most people already use the internet to access services and to get information instantly. Under Universal Credit, you can make your claim online at www.gov.uk/universalcredit. If you cannot claim online, face to face and telephone support will be available until you can get access to the internet

Universal Credit payments

Universal Credit is paid monthly, directly into the account you have chosen. If you are part of a couple, living in the same household, and both of you are claiming Universal Credit you will receive one monthly payment into one account. Other adults living in the same household who are claiming Universal Credit will be paid separately. Monthly payments match the way most salaries are paid. This will help you to move into work, as you will be used to managing a monthly budget.

Local Support Service Framework (LSSF)

Universal Credit represents a major cultural transformation. By making sure that work pays, and that the experience of being on benefits more closely matches that of being in work, it enables people to take much more control over their lives.

This is a significant opportunity, and for many people the change will be a relatively straightforward one. But there will also be people who need support with the transition, and that is why we are working closely with local government to develop the Local Support Services Framework. When it is fully rolled out the Local Support Service will do two things.

- First, it will ensure people are supported to make the transition to Universal Credit by helping them adjust to some new aspects of the way Universal Credit is designed. So for those who are new to monthly budgeting or to getting online, they will get the help they need to manage that transition process. The LSSF will also provide help to those that need support in find a job.
- Second, it will support the small number of people who find it more difficult to make this transition and will do so over the longer term. This will never be a static process – the aim will always be to move people, sustain ably, towards independence – but where people require support over a longer time period the Local Support Services Framework will ensure they get the local, tailored help that they need.

LSSF has been developed to enable a more holistic and joined up service for claimants at a local level, which builds on the support already provided by DWP, councils and other partners, such as housing providers, charities and social care services. In addition to providing better outcomes for claimants the service should allow for the more effective deployment of resources by central and local government and avoid duplication of costs.

The LSSF recognised that new funding would be required to reflect the additional support provided to some claimants who need assistance to access welfare and who need help to get online and manage their household finances. The funding process will become more clear after a formal webinar between Local Authority Chief Executives and DWP on 31st March 2014

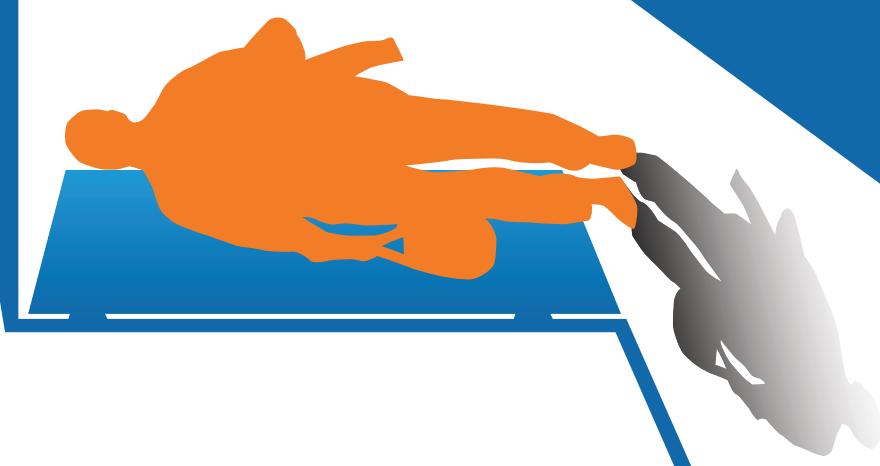
There is a need to work together to map out current available support services and establish the level and type of support services that will be required to support claimants in making and maintaining a claim to Universal Credit. In Coventry, this is being led by Jobcentre Plus Partnership Managers and local government colleagues, in collaboration with other partners. Completing this work in advance of Universal Credit rolling out will help to prepare the ground for the delivery of Universal Credit.



Universal Credit: James's experience



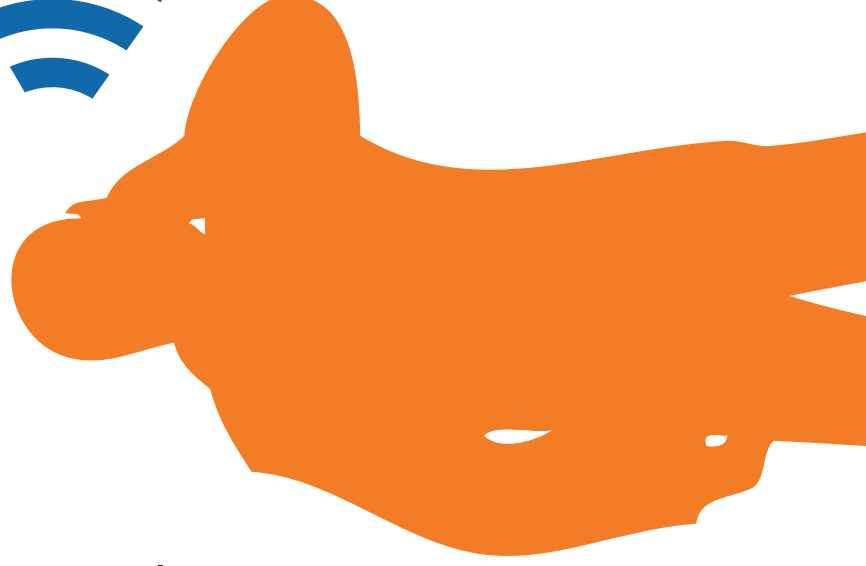
James loses his job. He goes to **GOV.UK** and checks if he can claim **Universal Credit.**



James is eligible
and fills out his
Universal Credit
claim form on
GOV.UK.



James gets a phone call from his **Jobcentre to agree a time** for his interview. He receives a **text message later** to confirm the **time**.



James goes to his interview, taking with him **proof of his identity** and other documents needed for his claim.



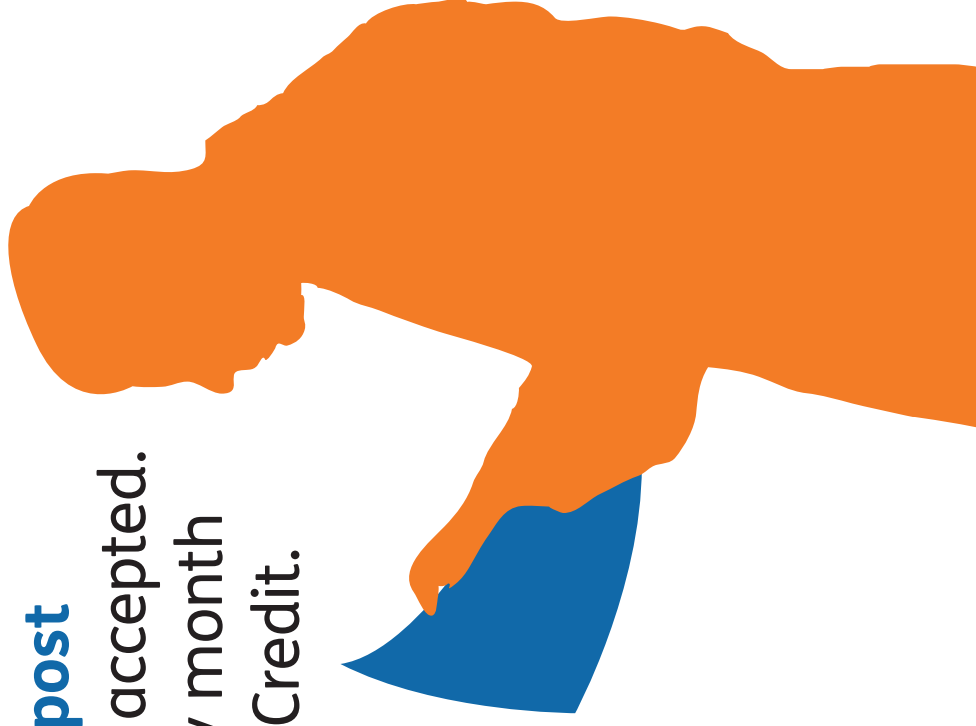
At the interview
**James accepts his
Claimant Commitment
and signs it.** This
is the record of the
responsibilities that
he has accepted in
return for getting
Universal Credit.



James **begins looking for work.**
He gets help and advice on jobsearch,
budgeting and other issues, and registers
on Universal Jobmatch.

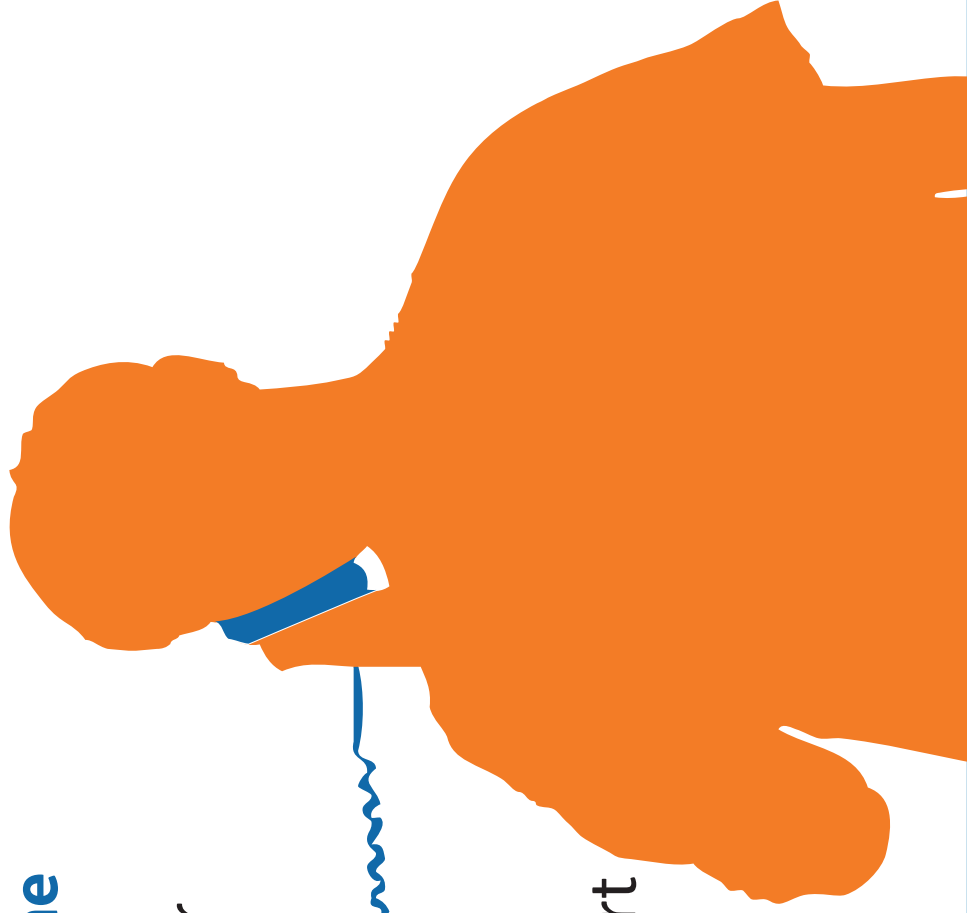


James receives **a letter in the post confirming** his claim has been accepted. He will receive payments every month whilst he is claiming Universal Credit.



James **finds a part-time job.** Universal Credit means that he is better off in work.

He **calls the Universal Credit helpline** to report his new circumstances.



James is offered overtime. He accepts as he knows that **with Universal Credit there are no limits to the hours he can work.** He will be better off for every extra hour he works.





Universal Credit began in **April 2013**
and is being introduced gradually
across the country.

For more information visit
www.gov.uk/universalcredit

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How will Universal Credit make work pay?



Meet James >
He is eligible
to claim
Universal Credit.



James, aged 22, is a single person and becomes unemployed.



He is due to pay rent of £261 per month.

**Universal Credit
payment =
£508 per month**

James moves into **12 hours** of employment per week at the National Minimum Wage.



Take home pay
= £323 per month

Universal Credit payment
= £370 per month

Total = £693 per month
James is **£185** per month
better off in work.

James increases his hours to **20 hours** of employment per week at the National Minimum Wage.



Take home pay
= £538 per month

Universal Credit payment
= £230 per month

Total = £768 per month
James is **£260** per month
better off in work.



With Universal Credit, **James is better off the more hours he works**, even if he works more than 16 hours a week.

For more information visit
www.gov.uk/universalcredit

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The Impact of Welfare Reform on Coventry – Factsheet and Briefing Note March 2014

Overall impact

A number of external assessments on the impact of welfare reform, suggest that the impact of the reforms will be greater on Coventry and those residents who receive benefits than most local authorities. A model by Sheffield Hallam estimates the full impact to be £112 million annually (not including Universal Credit (UC)), whereas the Local Government Association estimates that Coventry households who claim benefits will lose around £1,600 per year on average (again not including UC).

The greatest financial impact on the Coventry economy will be as a result of changes to Child Benefit and Tax Credits, both impacting on a large number of Coventry households (not necessarily low income households) and will have a large cumulative impact on the income of the city (estimated to be around £15 million and £23 million loss to residents and the economic respectively).

DWP

The limited datasets and time lags in the available DWP data, along with the large number of claimants appealing decisions, make it difficult to analyse and understand the impact of the reassessment of claimants and changes to Incapacity Benefit (IB), Employment and Support Allowance (ESA) and Disability Living Allowance (DLA). Broad estimates using national projections and local claimant numbers suggest a cut of over £20 million to these benefits. An estimated 3,000 people will lose around £3,600 a year through DLA changes and just under 10,000 will lose on average £1,500 a year from ESA after being found fit for work. Those moving from IB to ESA are estimated to have mixed fortunes, with over 7,000 (those assessed to have the most severe ill-health or disability) seeing a small increase (between £62 and £268 a year) in their benefits but 3,500 seeing a larger fall of £1,500 a year on average. In addition to the financial impact of these changes, the reassessment process and appeal process (which has a high success rate) has caused much worry and stress to already vulnerable residents.

The most recent published DWP figures show that at August 2013 there were 13,770 Coventry residents claiming out-of-work sickness and disability related benefits (ESA and IB). Between October 2010 and March 2013 6,560 residents claiming IB were assessed for ESA. Of these 28% were found fit for work (and are not entitled to ESA). Of the remaining 72%, 56% were placed in a Work Related Activity Group and 44% in a Support Group (and are not expected to undertake work related activity). For new ESA claims across the West Midlands (Coventry data is not published) during Jan to March 2013 42% were found fit for work.

In August 2013 there were 13,740 working aged Coventry residents receiving Disability Living Allowance and will be reassessed for entitlement to Personal Independence Payment (PIP). PIP assessments have been introduced for new claims but the number for Coventry residents has not been published.

Analysis of the housing benefit database for those households who contain a disabled person and have been affected by a housing benefit cut, has identified households which may also be impacted negatively

by DWP reassessments for ESA, DLA and PIP (and see multiple impacts on their benefits). This shows that 1,496 households contain someone with a disability and have had their housing benefit reduced (31% of the 4,800 households who claim housing benefit and include someone with a disability). These households are most likely to have seen a reduction in the LHA room rate (865 households) or be deemed as under occupied (631 households). Households that do include a disabled person are more likely to be deemed to be under occupied than those that do not (13% compared to 8% respectively).

Housing Benefit

Monitoring the housing benefit changes since they have been implemented shows that fewer households in the city were affected by the benefit cap than originally thought, with only 144 homes capped in October 2013. Since October the number households which are capped has fluctuated, rising to 155 homes in December 2013 and then falling to 149 in February 2014. During this time the average loss to households and overall loss to the city had reduced slightly.

In the last three quarters there has been a reduction in the number of households which are deemed to be under occupied (398 fewer homes, to 2,426 homes under occupied in February 2014), although during this period the number of homes under occupied by two or more beds has fluctuated and the average reduction in financial terms to households has increased. The Service is currently working through the recently identified issue of people who have been resident and receipt of housing benefit prior to January 1996. These people will be excluded from the reduction from 1st April 2013 to 2nd March 2014. The Government has legislated to reinstate the reduction from 3rd March 2014. We expect up to 600 households will benefit from this temporary 'loophole'.

Although the reforms to housing benefit through under occupancy rules and an overall cap on benefits seem to have grabbed the press and public's attention, the changes to the housing benefit system are much broader than those two changes, thus impacting on a multitude of claimant types. Analysis of housing benefits shows the following reforms and those groups of residents who have suffered adversely:

- the LHA room rate change, impacting 8,500 private sector tenants
- 20 large families affected by the four bed cap
- the abolition of the £15 excess, resulted in a loss to 210 households
- the extension of the shared room rate, resulted in 689 claimants aged between 26 and 35 year having limited entitlement to a shared accommodation benefit rate
- those hit by under occupancy
- and the overall benefit cap which generally impacted on large families

A greater understanding of the housing benefit changes show a mixture of impacts, for example the LHA room rate change and under occupancy changes have a relatively smaller financial impact on households (less than £800 a year), but do affect a large number of households, thus having a greater impact on the city. The benefit cap on the other hand has only affected 149 households in the city, but has had a greater financial impact on these households (seeing an average annual loss of £3,000 a year).

Overall, between June 2013 and January 2014 the number of households claiming housing benefit has fallen and £30,000 a week less being paid out in housing benefit in the city. Households more likely to lose the most housing benefit include:

- couples
- those including children under 5 years old
- larger households

- those in work
- those in Foleshill, St Michaels & Henley wards,
- in the private sector
- or in receipt of ESA or Income Support

In addition to the initial cuts to benefits as a result of welfare reform changes, an estimated £21.4 million will be cut from working age benefits, child benefit and local housing allowance within housing benefit, as a result of a 1 per cent up-rating of these benefits. This change will impact, less directly than other changes, with household benefits not keeping up with inflation (meaning households will be worse off than previously).

Impact of reforms

The direct financial impact of welfare reform on Coventry households are clear to see, but in contrast the knock on effect of this loss in finance is more difficult to quantify. The fall out of these welfare reform changes are being tracked through a number of indicators.

Information from Whitefriars, Orbit and Midland Heart Housing Associations suggest that rent arrears, terminations and evictions have slightly increased since these changes were introduced and Foodbank usage has increased. Support to reduce the impact of the changes, through Discretionary Housing Payment and Community Support Grant show few have been awarded these, which suggests either the projected number of households who require help has been overestimated or those households who require the support are not applying.

One of the main goals of the changes to the welfare state was to “make work pay”. Although data from the annual population survey is slightly lagged there is no evidence that these changes have impacted positively on employment, unemployment and inactivity yet.

Discretionary Housing Payments (DHP)

The DHP fund is a discretionary fund to help people (who are entitled to Housing Benefit) with their housing costs where there is a shortfall between their benefit payments and their rent. It can also be used to help people into more affordable property, by helping with a ‘bond’ or ‘rent in advance’.

The fund in Coventry more than doubled between 2012/13 and 2013/14 to just under £800,000. There has been an understandable wish by some voluntary organisations, RSLs and councillors to ensure the Council fully maximises this fund – which has always been fully utilised in previous years. Applications for DHP payments have gone up by at least 3 times compared to last year.

At the start of the year, the Service took a very measured approach to making DHP awards, due to the unknown impact of the many welfare reforms being introduced. At the beginning of January, there was still over £389,000 unallocated (part of this is also due to the delayed implementation of the national Benefit Cap). The Service has been working closely with Housing and others (RSLs/CAB/Law Centre) to help to target the spending over the final quarter of the year – especially targeting ‘bedroom tax’ cases. Initiatives have included the ‘pop-up shop’ on 21st January (hosted by CAB) which attracted over 60 personal and enquires on the day (and over a further 200 calls to the Service during the week). There are over 240 applications not yet assessed and more resource has been moved to the team to deal with the outstanding volume of claims.

The service is also reviewing previous applications which have been refused – and is re-assessing the claims based on a more generous ‘excess income’ criteria. This approach is expected to ensure the spending of the DWP allocation is maximised – the initiative has already seen a significant (over £50,000) weekly rise in the awards made.

Community Support Grants (CSGs)

As part of the Government reform programme, the Council introduced its own local Community Support Grant Policy from April 2013. The scheme is the replacement for the DWP’s abolished Crisis Loans and Community Care Grants.

The Council was allocated around £1.2 million pa to support people across the City. The Councils policy introduced pre-paid cards (for food and ‘goods’), replacing the previous cash-based schemes. The policy has been successful in targeting resources to ensure the need is met. For example, people in crisis needing white goods are provided with a ‘spend card’ at Argos – specifically to purchase the goods they need.

The Benefit Service developed the policy by working very closely with the 3rd sector. The new scheme has worked very well as a result – although the spending is much lower than originally anticipated. By mid-February 2014, only around £325,000 of the grant had been spent. The Service is confident that genuine need has been met. Taking the cash out of the system has reduced abuse, and ensured a more focused approach to help meet need locally. Unspent money (non ‘ring-fenced’) can be used to support other priority areas in the Council as a result.

DRAFT

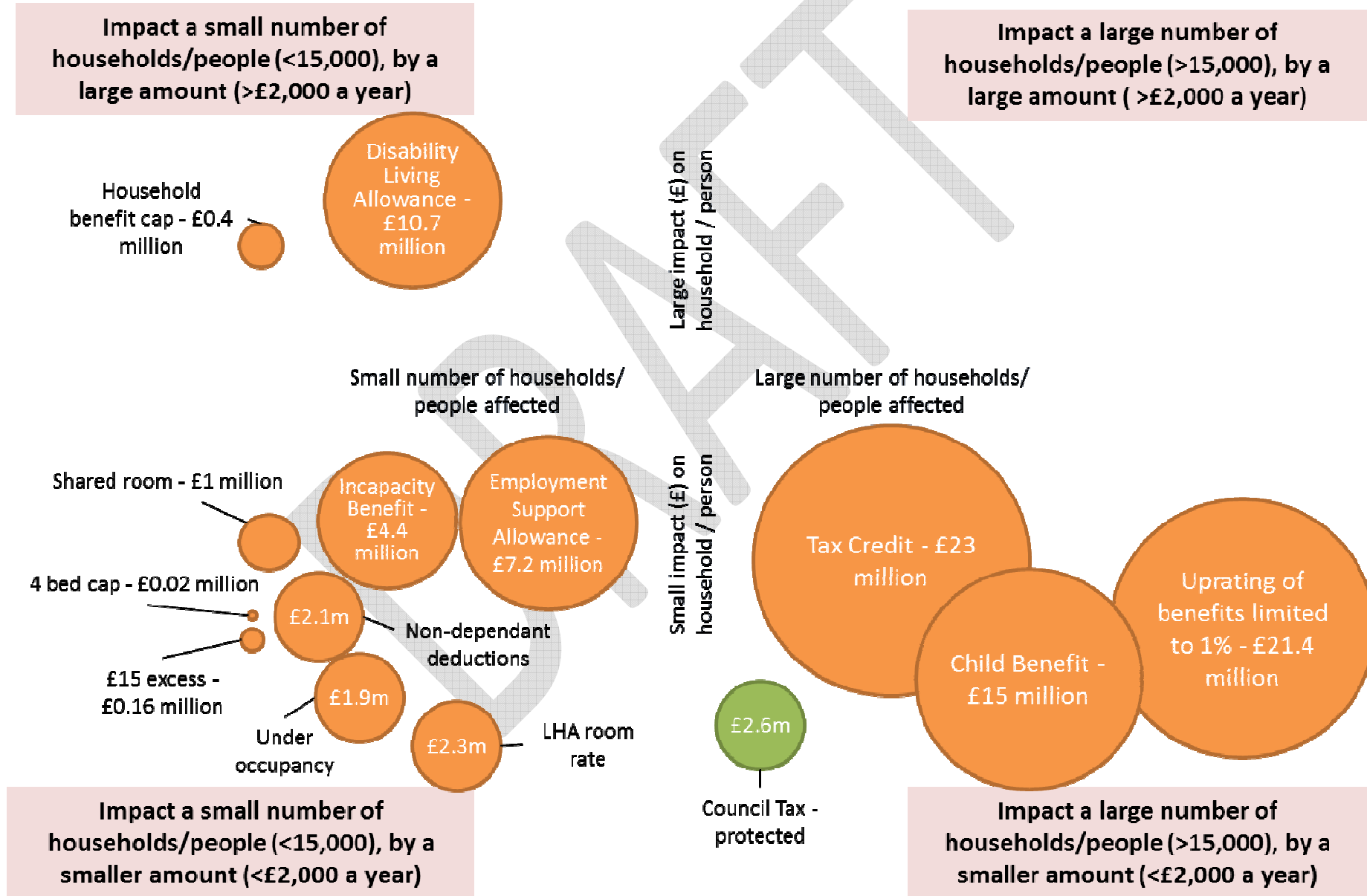
The Impact of Welfare Reform on Coventry

	Average Annual change to the individual or household	Numbers affected	Annual loss to the Coventry economy
Local Housing Allowance changes...			
.....LHA room rate change	+£124 -£120 and -£360	1,407 households 8,668 households	-£2.3m
.....Four bedroom cap	-£947	20 households	-£19,000
.....Abolishing the £15 excess	-£780	210 households	-£164,000
.....Extension of the shared room rate (under 35)	-£1,392	689 households	-£1m
Under occupancy (bedroom tax)	-£791	2,426 households	-£1.9m
Household benefit cap	-£2,890	149 households	-£0.4m
Incapacity Benefit (estimates)	+£62 +£268 -£1,542*	4,169 people 2,993 people 3,528 people	-£4.4m
Employment and Support Allowance (estimates)	-£1,479	9,600 people	-£7.2m
Disability Living Allowance (estimates)	-£3,640*	2,948 people	-£10.7m
Localisation of Council Tax benefits	£128 protected	23,314 protected	-£2.6m
Other predicted losses (using the Sheffield Hallam Model. The figures show the impact when the reforms have come into full effect.)			
Child Benefit	-£362	41,300 households	-£15m
Non-dependent deductions	-£1,121	1,900 households	-£2.1m
Tax Credit	-£812	28,500 households	-£23.1m
Up-rating of benefits limited to 1%	? Unknown	? Unknown	-£21.4m
Universal credit (due to be rolled out by 2017)	? Unknown	? Unknown	? Unknown
Total Coventry estimated future annual losses			-£112m
Total estimated annual losses as a result of welfare reform for England as a whole per working age adult			-£470
Total estimated annual losses as a result of welfare reform for Coventry per working age adult			-£540


*Reduced by £2,317 if aged under 25.

The Impact of Welfare Reform on Coventry

Note: size of the circle represents the impact on the economy







Welfare Reform Changes

	Short-term impact	2010 Baseline year	Previous year (2012)	Three previous months/quarters	Two previous months/quarters	Previous month/quarter	Latest	Impact	Ownership
Under occupancy	Number of households affected	-	-	2,824	2,674	2,632	2,426		CCC – Martin Bennett/ Richard Evans
	- 14% reduction			2,351	2,241	2,181	2,048		
	- 25% reduction			473	433	451	378		
	Average reduction	-	-	£14.00	£15.23	£15.30	£15.21		CCC – Martin Bennett/ Richard Evans
	Total weekly loss	-	-	£39,527	£40,735	£40,275	£36,902		CCC – Martin Bennett/ Richard Evans
Household benefit cap	Number of households affected	-	-	277*	144	155	149		CCC – Martin Bennett/ Richard Evans
	Average reduction	-	-	-	£63.59	£57.33	£55.57		CCC – Martin Bennett/ Richard Evans
	Total weekly loss	-	-	-	£9,157	£8,829	£8,289		CCC – Martin Bennett/ Richard Evans
Housing Benefit	Number of households claiming	-	-	29,624	29,506	29,392	29,273		CCC – Martin Bennett/ Richard Evans
	Average weekly claim	-	-	£87.00	£86.82	£86.85	£86.98		CCC – Martin Bennett/ Richard Evans
	Total weekly claim	-	-	£2,577,425	£2,561,705	£2,552,737	£2,546,099		CCC – Martin Bennett/ Richard Evans
Claimant count	ESA and IB claimant (August)	14,580	14,210	13,990	13,920	13,770	13,770		NOMIS – Richard Evans
	Disability Living Allowance (August)	18,140	18,730	18,930	19,050	19,130	19,080		NOMIS – Richard Evans
	Job Seekers Allowance (Jan)	11,532	10,512	8,183	7,867	7,815	7,907		NOMIS – Richard Evans
	Total out-of-work benefit claimants (May)	15.3%	13.8%	13.2%	13.3%	13.0%	12.7%		NOMIS – Richard Evans
Sanctions	JSA Sanctions – Adverse decisions (Oct-Jun)						4,740		DWP - Gaynor Smith
	ESA Sanctions (Mercia area) – Adverse decisions (Dec-Jun)						410		DWP - Gaynor Smith

*Estimated impact before the cap was introduced

Welfare Reform Short-term Impact Indicators

	Short-term impact	2010 Baseline year	Previous year (2012)	Three previous months/ quarters	Two previous months/ quarters	Previous month/ quarter	Latest	Impact	Ownership
Activity	Employment rate (Oct-Sept)*	66.3%	64.9%	64.9	62.5%	64.1%	64.3%	-	NOMIS – Richard Evans
	Unemployment rate (model-based, Oct-Sept)*	9.7%	8.6%	8.7%	9.4%	9.6%	9.1%	-	NOMIS – Richard Evans
	Economic Inactivity (Oct-Sept)*	26.8%	29.3%	29.0%	31.0%	29.1%	29.8%	-	NOMIS – Richard Evans
Housing	Whitefriars rent arrears as % of rent debit (Apr-Mar)	2.71%	2.66%			3.68%	3.83%**		WM Housing – Katie Moore/ Simon Brooke
	Whitefriars evictions (as % of stock) (Apr-Mar)	77 (0.47%)	123 (0.76%)			56	75**		WM Housing – Katie Moore/ Simon Brooke
	Whitefriars terminations increase						122 (8.7%)**		WM Housing – Katie Moore/ Simon Brooke
	Midland Heart rent arrears as % of gross rent debit (Apr-Mar)		4.62%			10.49%	11.15%***		Midland Heart Elaine Shirley
	Midland Heart evictions as a % of stock (Apr-Mar)		0.71%				0.79%***		Midland Heart Elaine Shirley
	Midland Heart terminations (Apr-Mar)		202				204***		Midland Heart Elaine Shirley
	Orbit rent arrears as % of gross rent debit (Apr-Mar)		4.02%			4.16	6.17%****		Midland Heart Elaine Shirley
	Orbit evictions as a % of stock (Apr-Mar)		0.66%					-	Midland Heart Elaine Shirley
	Orbit terminations (Apr-Mar)		134					-	Midland Heart Elaine Shirley
	Homeless and in priority need (Apr 12-Mar 13)	538	576				540		DCLG – Richard Evans
	Homefinder registrations - Under occupied by 2 or more bedrooms and have a 1B priority - Under occupied by 1 bedrooms and have a 2a priority			14,789	14,458	14,271	14,499 54 261	-	CCC Housing – Anthea Smith
	Council tax support take up	36,742	36,699				35,722^	-	CCC – Martin Bennett
	Council tax arrears, Total Enforcement (Jan)			11,592 £4,457,488	12,260 £4,295,344	11,068 £3,363,219	14,268 £4,031,859	-	CCC Revenues & Benefits – Andrew Broadhead
	Discretionary Housing Payments - claims (% of which are Welfare) - Awarded (£800,000 fund)	296	586	411 (46%) £160,459	679 (49%) £262,617	748 (50%) £289,201	869 (50%) £409,182	?	CCC Revenues & Benefits – Tim Savill/ Martin Bennett
Community Support Grant - Awarded (£1.2 million fund)				£253,718	£275,124	£325,251	?	CCC Revenues & Benefits – Tim Savill/ Martin Bennett	
Other	Food bank - Average users per month - Reason for use – benefit changes	128	1,050				1,333 13%		Foodbank – Tim Reese
	Advice services referrals - Welfare reform referrals								Sue Bent/ Neighbourhood Action

*Survey based indicator which have a confidence % i.e. a change may be due to survey inaccuracies

Mid-year financial year data, if data is in the previous month/quarter column this compares to same period last year **April-December 2013/** April- October 2013/**December 2013

^Up to mid-November 2013

Welfare Reform Long-term Indicators

	Long-term impact	2010 Baseline year	2011	2012	2013	Comments
Households	Child poverty	26%**	27% (25%**)	23%		
	Number of looked after children (rate per 10,000 children aged under 18 years) - (March)	590 (86)	585 (84)	575 (82)	620 (87)	Compared to a rate of 60 in England in 2013.
	Reported victims of domestic violence and abuse			3,048	2,899	
	Number of people reporting high levels of anxiety (Well Being Survey Apr-Mar)*			35.93	35.61	
	Fuel poverty	21.1%	15.7%			
Housing	Average private sector monthly rent VOA (Apr-Mar)	-		£512	£520	
	Vacant dwelling	4,167	3,943	4,163		
Wealth	Gross disposable household Income per head at current basic prices	£12,542	£12,751			Compared to £16,034 in the UK in 2011.
	Annual gross pay*	£23,311	£24,986	£24,779		Compared to £26,462 in the UK in 2012.
	Individual insolvency rates per 10,000 adult population Debt relief orders rates per 10,000 adult population	10.3 3.2	6.3 3.9	4.7 4.7		
Health	Inequality in life expectancy at birth (the Slope Index of Inequality) - Male - Female	11.7 years 7.9 years				8.9 years in England 5.9 years in England
Gov spending	Housing Benefit Expenditure (Apr-Mar)	£114.7m	£122.6m	£127.5m		
	Council Tax Benefit Expenditure (Apr-Mar)	£29.5m	£30.9m	£30.3m		
	All DWP Benefits Expenditure (Apr-Mar)	£748.6m	£766.8m	£788.0m		

*Survey based indicator which have a confidence % i.e. a change may be due to survey inaccuracies

** HMRC

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Coventry City Council

Briefing note

To: **Scrutiny Co-ordination Committee**

Date **Wednesday 19th March 2014**

Subject: The Impact of the Economic Downturn and Welfare Reforms on Health

1 Purpose of the Note

- 1.1 To provide the Scrutiny Co-ordination Committee with an overview of the possible health impacts on Coventry's population following the recent economic downturn and welfare reforms. This work has been undertaken by the Institute of Health Equity, University College London on behalf of Coventry.
- 1.2 The Marmot Steering Group will be reviewing the report and identifying the priorities to be taken forward at their next meeting on 14th May. In light of other work that is currently taking place in relation to welfare reform, Scrutiny Co-ordination Committee is invited to provide any comments or recommendations for their consideration.

2 Recommendations

- 2.1 Scrutiny Co-ordination Committee is asked to review the outcomes of the research and make any recommendations on priorities to be taken forward by the Marmot Steering Group.

3 Information/Background

- 3.1 As a Marmot City, Coventry is committed to delivering rapid improvements that will lead to long-term reductions in health inequalities. Considerable inequalities exist in Coventry in relation to life expectancy and years of life spent with ill health. The Marmot Review previously identified that being employed in a decent job with a satisfactory income and living in decent housing are all requirements for good and equitable health outcomes. Therefore, the recent economic downturn and the associated changes may have a detrimental impact on the mental and physical health of Coventry residents. These effects will put additional pressures on a range of health and social services, including the NHS, public health and counselling services, children's services, housing services, advice services and the police, as there is likely to be a rise in demand for these services.
- 3.2 Coventry City Council commissioned The Institute of Health Equity, University College London (UCL) to look at the potential health impacts on Coventry's population following the recent economic downturn and the government's welfare reforms. The researchers were tasked with providing a series of recommendations for Coventry with a particular focus on asset based approaches.

- 3.3 Public Health and Corporate Research have worked closely with the researchers throughout the project. The specification for the research was developed in partnership with the Welfare Reform Coordination Group and the findings have been shared with the group. The Marmot Steering Group will be responsible for reviewing the recommendations and overseeing implementation. The research findings and recommendations are due to be discussed by the Marmot Steering Group on 14th May.
- 3.4 By utilising the latest research literature, the researchers estimated some of the health effects we might expect to see in Coventry. This includes significant increases in depression and other mental health problems, cardiovascular disease, limiting long-term illness, alcohol-related illness, self-harm, overall mortality, infectious diseases including TB and HIV.
- 3.5 Priority groups that will be most impacted: both men and women of working-age on low incomes and those living in the more deprived areas of the city are at greater risk of the identified unemployment and income effects of the economic downturn and the welfare reforms. Young adults, families with children (particularly lone parents and large families) and disabled people are more likely to have been affected than other groups.
- 3.6 A number of recommendations were put forward based on what worked elsewhere. This included continuing funding for existing projects and services that mitigate against the unemployment, income, housing and health effects of the welfare reform. These should be evaluated to ensure value for money. Recommendations also included actions to improve mental health and wellbeing and resilience and social capital among individuals and communities in Coventry. These should use asset based approaches and should be sustainable and have the buy-in of staff and communities.
- 3.7 A dashboard of indicators was suggested to monitor the changes to health, housing, employment and income.
- 3.8 A full copy of the report and appendices can be found at:
<http://www.instituteofhealthequity.org/projects/the-impact-of-the-economic-downturn-and-welfare-reform-in-coventry-the-effect-on-population-health-and-recommendations-for-mitigation>
- 3.9 Appendix A includes three scenarios that reflect how the cumulative impacts of the economic downturn and the welfare reforms might affect the health and wellbeing of different types of Coventry household.

4 Recommendations for Action identified in the report

The report made recommendations under 5 broad headings:

4.1 *Engaging the priority groups:*

Targeted outreach and inclusive engagement methods to help ensure that people from the priority groups are involved and empowered within projects and services and to ensure that their involvement is sustained by implementing projects that appeal to them. Partnership approach is important here not only to engage different groups but also to build trust in particular communities. Some approaches were successful in engaging hard to reach and priority groups such as time banks and community health champions.

4.2 ***Existing projects and services that mitigate against the unemployment, income, housing and health effects of the economic downturn and welfare reforms:***

Coventry has a range of programmes to address unemployment particularly for young people. These are strongly supported by the research which also advises that these could be extended to other priority groups.

The research strongly supports the Workplace Wellbeing Charter. It suggests that it may be particularly effective at improving workplace health if it involves employee control and decision-making at work. Workplace interventions are shown to be cost effective.

The research recommends that we continue to support work to strengthen Credit Unions and advice services to address debt problems and financial difficulties. This is consistent with the recent advice services review.

Living in poor housing or being homeless have deleterious health impacts and therefore the research supports the work of the Coventry Housing and Homelessness Strategy to reduce overcrowding, fuel poverty and homelessness.

This research has identified that the economic downturn and welfare reforms may lead to worse health in Coventry, specifically a potential rise in poor mental health and wellbeing, cardiovascular disease, limiting long term illness, alcohol related illness, infectious disease, respiratory disease and cancer. This will increase pressure on NHS primary and secondary care services and social care services in the short, medium and long term. Therefore planning ahead and ensuring enough resources are available now to mitigate against these future effects are important particularly in the context of reduced funding across sectors.

A suggestion was made to conduct further research into the growing group of people who are not in employment or on benefits/economically inactive in order to provide them with adequate support.

4.3 ***Engaging employers***

Ensure that employers follow up the Health & Safety Executive (HSE) Stress Management Standards in full, including recognising the need for reward to match effort. If not properly managed during this period of uncertainty surrounding the economic situation, this may result in poor mental health and wellbeing, lower productivity and increased sickness absence.

Continue to encourage all organisations in Coventry to implement a living wage for all staff and in procurement procedures to reduce the effects of 'in work' poverty.

More flexible working to encourage those with families to move into work and reduce the rise in number of women who are economically inactive.

4.4 ***Actions to improve the mental health and wellbeing, resilience and social capital among individuals and communities in Coventry***

Greater involvement and co-production with communities and greater focus on assets rather than just deficits as they are more likely to lead to longer lasting change by building resilience and social capital among communities and help them cope better in difficult situations. This doesn't mean necessarily setting up new projects but incorporating this approach in existing projects/ work and commissioned services.

Asset based approaches (ABA) can be used to make behaviour change initiatives more effective, this is particularly important to reduce alcohol related mortality and smoking in Coventry which are higher than England average. This is being developed locally as part of the council's wider programme of work around asset based working.

'Making every contact count' (MECC), a programme whereby frontline staff across all organisations who have contact with the public are trained to have a 'healthy lifestyle chat' and referred to appropriate lifestyle commissioned services. The research suggested that this could be extended to sign post and refer people to a wider range of services such as benefits and debt advice.

Co-location of services when possible should be considered. Coventry's children centres were cited as a good example.

4.5 *Building a sustainable programme of work that has the buy-in of staff and communities*

The research recommends the continuation of projects that show positive outcomes to ensure they are sustainable and prevent a high turnover of projects. It also recommends re-enforcing cross sector working by pulling resources and sharing data on assets as well as a cross-sector multilevel training on ABA.

Outcome based commissioning could include outcomes such as community wellbeing, resilience and social capital and co-production. This could be specified as part of the commissioning process. Effective monitoring and evaluation are important for continuous learning, secure funding and stakeholder support.

Aligning strategy and delivery partnerships and effective community leadership will ensure activities are fully joined up and reduce duplication.

AUTHOR'S NAME, DIRECTORATE AND TELEPHONE NUMBER

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Appendix A: Case studies

The three scenarios in this section reflect how the cumulative impacts of the economic downturn and the welfare reforms might affect the health and wellbeing of different types of Coventry household. These are not real case studies.

Story 1: Nadia's story

(Lone parent, degree in HR, with two children aged 6 and 7)

Nadia is 36 and lives in a three bedroom social rented flat in Coventry with her son, Dan, aged 6, and daughter Olivia, aged 7. Nadia's mother had lived with them until recently when she suddenly passed away. The flat Nadia lived in was under-occupied now that no one lived in the third room.

Nadia lost her Income Support becoming ineligible (with both children over 5yrs) and was moved onto Job Seekers Allowance (JSA) where she was required to look for full-time work. Nadia was offered a full-time medium-skilled job (although not in her sector) fairly quickly, despite the recession.

She found that the benefits she received meant that it was beneficial for her to work. However, she was still living on a low income given that she had two young children to look after and each time the benefits system changed she was concerned that it would reduce her income so much so that she would no longer be able to afford to work.

Nadia could not cover the 14% rent increase (because of the under-occupation). She found a 2 bed flat an hour on public transport from her job. This eased the pressure of her rent payments, but meant that more had to be spent on childcare because of the hour-long commute. The new flat was not very energy-efficient so took a lot of energy to keep warm, and the rising fuel prices were exacerbating this cost, so they lived in a cold home.

Despite finding a job, the working conditions were tough and she was expected to work long hours without being paid extra. She did not feel like she was able to complain because there was so much competition for work at the moment and other people were being made redundant at her firm. Nadia was constantly in fear of losing her job. She had to pay more than she had anticipated for childcare because she was home an hour or two later than she should have been most nights.

Examples of the possible medium- to long-term health implications:

- *Job insecurity, long hours and poor working conditions increased Nadia's risk of mortality, cardiovascular disease, self-reported health and wellbeing*
- *Living in a cold home increases the risk of cardiovascular and respiratory disease including asthma and poor mental health for everyone in the household*
- *Households facing financial difficulties or a sudden drop in income have been associated with poor mental health in adults and children*

Story 2: Holly and Ben's story
(Family with two parents and three children aged 2, 4 and 5)

Holly and Ben have three children, aged 2, 4 and 5. Holly works full-time in a factory with a £23,000 salary while Ben stays at home with the children. Ben was partially paralysed from a stroke a few years before and since then has suffered regularly from panic attacks due to anxiety. Ben claims Disability Living Allowance (DLA) and Incapacity Benefit (IB) and is due to be reassessed for both over the next few years.

They live in private rented accommodation. They do not pay for childcare as Ben is able to look after the children around school hours.

The factory Holly works in is closed down and she is made redundant. She signs on to receive JSA but finds it difficult to find another job. This is a significant income drop.

Ben is reassessed for IB. The idea of the reassessment and the process cause Ben much stress and anxiety, particularly because Holly is out of work. Ben is judged fit for work and so loses almost £100 a week. He appeals and the decision is overturned. However, this takes a few months and Ben's anxiety gets much worse over this period. His mental health deteriorates and he is even more worried about the DLA reassessment process that he will have to go through at some point in the next few years.

Holly and Ben's relationship suffers because of the pressure they are under, both unemployed and living on a low income. Eventually they decide to separate and Ben moves out of the house, staying on his friend's sofa. Holly claims Income Support and looks after the children full-time, which she finds difficult because of their lack of income. Ben becomes homeless and moves regularly between local shelters.

Examples of the possible medium- to long-term health implications:

- *Households facing financial difficulties or a sudden drop in income have been associated with poor mental health in adults and children*
- *Homeless people have a higher risk of mortality, alcohol-abuse, smoking, poor nutrition, cancer and tuberculosis*
- *Children who live in poverty have a greater chance of limiting illness in adulthood and poor educational attainment*

Story 3: Nick's Story
(Young single adult, Nick, aged 23, 5 GCSEs, GNVQ level 2 in Public Services)

Nick worked as an administrator in the local tax office from the age of 19 to 20, but was made redundant at the height of unemployment in 2010. Since then, aside from a temporary role on a building site for 8 months in 2011, he has been unemployed.

Nick claims JSA (£56.80 per week) and Local Housing Allowance at the shared room rate (£60 per week), which covers his rent in a small shared flat. He also claims Council Tax Benefit which covers his £15 per week Council Tax. Nick's income is £56.80 per week after housing costs

Nick becomes depressed having been unemployed for almost two years and rarely leaves the house. His chances of getting a job are now significantly lower because he has been unemployed long-term, and his chances of getting into employment later in life are also significantly damaged by early unemployment.

Nick is considered to have broken his Conditionality Commitment as he has not been searching for a job for a few months because of his low level of self-esteem and he faces sanctions. He loses his full JSA payment for four weeks. A couple of months later this happens again and he loses his JSA for 13 weeks. This means that during 2013 he has no income for 17 weeks (about 4 months). He regularly goes to the food bank and has borrowed money from friends to get by.

Nick remains depressed, in poverty and not living a healthy life. He cannot afford a nutritious diet and lives in a cold home as he cannot afford the rising heating costs, which leave him more prone to colds and flu.

Examples of the possible medium- to long-term health implications

- *Unemployment and depression leading to alcohol abuse and related illness*
- *Severe depression giving him a higher risk of suicide*
- *Social isolation has left him more vulnerable in terms of recovery from illness*
- *Living in a cold home means he has a higher risk of cardiovascular and respiratory disease*

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Coventry City Council

Public report

Report to

Scrutiny Co-ordination Committee

19th March, 2014

Report of

Councillor Ruane

Title

Report Back on the Work Of Outside Bodies – Coventry Citizens Advice Bureau

1 Purpose of the Report

- 1.1 This report sets out details of the work of Coventry Citizens Advice Bureau over the preceding twelve months and details of attendance by the City Council's representatives.

2 Recommendations

- 2.1 That the Scrutiny Co-ordination Committee recommend that the City Council continue to nominate a Member to the Coventry Citizens Advice Bureau Management Board.

3 Information on Work of Outside Body

- 3.1 2013 was a particularly strong year for Coventry Citizens Advice Bureau and the organisation managed to reach a number of strategic milestones. These are outlined as follows:

Quality of Advice

Citizens Advice completed a thorough Audit of bureau services and assessed Coventry CAB's quality of advice to be in the top 8% of bureaux nationally. This, alongside a full pass in its Management Audit was a great achievement for the organisation and should give Members assurances that Coventry CAB is one of the best bureaux in the country.

Bureau Services

With demand increasing significantly on the bureau's daily drop-in service at the back end of 2012, the trustee board and senior management team implemented a full review and remodelling of the drop-in service. The net result is that through the recruitment of new staff and increases to volunteer numbers, the bureau is able to deal with an additional 100 people per week through the drop-in. This revised model was implemented in October 2013 and already client demand has absorbed the extra capacity that was created.

In addition to the redevelopment of the drop-in service, the bureau launched a major new programme – the SORTED Project, that is designed to provide financial capability support to new tenants or people under the age of 25. This project dealt with 500 referrals in 2013 and early indications from the Housing Associations suggest that clients engaged with this service are 50% more likely to sustain their tenancies than those that are not referred. The project was launched by Martin Lewis, the Money Saving Expert in March 2013.

Welfare Reform

The bureau were one of the founding members of the city's Welfare Reform Group and have worked through the Coventry Partnership to support initiatives around pop-up shops and promotional information to citizens facing changes to their income. The Chief Executive of the bureau is also the Chair of the Coventry Partnership which identified Welfare Reform as its

major theme for 2013. This culminated in a Welfare Reform Conference in October from which a number of new initiatives were drawn.

Recognition and Profile

BBC Newsnight returned once again to Coventry CAB to make a third film; this one focussing on the impact of Bedroom Tax three months into the changes. The bureau also won 2 national awards (out of a total of 4 possible) at the Citizens Advice Annual Conference, the first for Access to Services and the second for its work carried out in partnership with Coventry City Council to implement support for vulnerable people when accessed by bailiffs.

In terms of work with Coventry City Council, the bureau continues to work very closely particularly with Children's Services and in the further development of services through schools in the city. The bureau now delivers outreach services in 44 schools and trains school staff to identify advice issues for parents to ensure that help is provided to that family as early as possible.

Unfortunately the Council has been unable to continue funding the bureau service within the Housing Options department that has been in operation for the last 3 years. However, we are jointly looking for new opportunities to develop services to prevent evictions from the private rented sector through direct work with landlords.

Funding Position

The bureau felt the impact of the Legal Aid cuts and saw a reduction in income of around £100,000 at March 2013. It has however been able to replace some of this funding through new partnerships with the private sector and particularly through new investment from Severn Trent Water, Npower, Western Power Distribution and Coventry Building Society. The work with Severn Trent Water in the delivery of the Big Difference Fund is of particular interest and Severn Trent Water are able to report that 78% of customers that are referred to the CAB are paying their water bills 6 months following the advice intervention. This is a significant service outcome, particularly as Severn Trent Water only refer clients who have not paid any water for at least 2 years prior.

Governance

The trustee board of the CAB is Chaired by Simon Brake. In April 2013, the bureau introduced a new Strategic Framework . The bureau is now reviewing its strategic priorities for 2014/15 and anticipates that it will prioritise projects around further development of volunteering, partnership working with Foodbanks and delivery of specific projects for young people. The bureau has concerns with regard to the impact of sanctions on people within the city and the further poverty that that will inevitably cause. The bureau has established a new Strategic Sub-Group in order to develop and encourage innovations within the bureau's service model and partnership working.

4 What financial contribution does the Council make to the organisation?

The bureau received a core grant from the city council of £296,000.

5 Benefits to the City Council of the Appointment

The bureau is grateful for the support of the Elected Member and particularly through holding the portfolio for housing. This enables the bureau to work closely with the Council regarding many welfare issues. The Elected Member has also supported the bureau with information regarding the City Council's view of advice services.

6 Attendance Record and Remuneration for the Appointment

6.1 Coventry City Councils representative on the CAB is Councillor Ruane. There were six Trustee Board meetings held of which Councillor Ruane attended two.

6.2 There is no remuneration associated with this appointment.

List of background papers

Proper officer:

Author:
Councillor Ruane
(Any enquiries should be directed to the above)

Telephone: 07817 218 137

Other contributors:
None

Papers open to Public Inspection

Description of paper

Location: CH59

Schedule of City Council Appointments to outside Bodies

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Coventry City Council

Public report

Report to Scrutiny Co-ordination Committee

19th March, 2014

Report of

Councillor R Lakha

Title

Report Back on the Work Of Outside Bodies – Coventry Association for International Friendship

1 Purpose of the Report

- 1.1 This report sets out details of the work of Coventry Association for International Friendship over the preceding twelve months and details of attendance by the City Council's representative.

2 Recommendations

- 2.1 City Council should continue to support Coventry Association for International Friendship.

3 Information on Work of Outside Body

- 3.1 Exchange of citizen groups with twin and partner cities and towns and cultural exchanges forging friendships, publicising Coventry and upholding our city's reputation for peace and reconciliation.

4 Benefits to the City Council of the Appointment

- 4.1 As Council representative I was able to see the activities of C.A.I.F when when I accompanied the visit to Warsaw. Similarly I am aware of how C.A.I.F. is raising its profile to promote the concept of Council's agenda for promoting Peace through International links. As Council is now enhancing its agenda to incorporate economic development it is important that C.A.I.F need to be kept in line with City Council's thoughts.

5 What Financial Contribution Does the Council Make to this Organisation

- 5.1 Annual inflation-linked grant, currently £1250.
- 5.2 This support was mostly in kind such as using St Mary's Guild Hall for Peace Concert.

6 Attendance Record and Remuneration for the Appointment

- 6.1 Councillor Lakha attended all five formal meetings from May 2012 (AGM) to April 2013: i.e. May, September, November, January, March. In addition he attended three social events that bind our members together, and also the CAIF concert in the Coventry Peace Festival, November 2013.
- 6.2 There is no remuneration for any members of committee and all activities are through dedicated volunteers.

List of background papers

Author:

Councillor R Lakha

(Any enquiries should be directed to the above)

Other contributors:

Papers open to Public Inspection

Description of paper

Schedule of City Council Appointments to Outside Bodies

Location: CH59

Scrutiny Co-ordination Committee

Work Programme 2013/14

For more details on items, please see pages 2 onwards

10th July 13

- Alcohol Strategy
- Olympic Legacy Scrutiny Panel
- Outside Bodies reports back
- Review of Coventry Community Safety Partnership (CSP)

7th Aug 13

- Equalities
- Equalities in Employment
- Changes to the Constitution

11th Sept 13

- Houses in Multiple Occupation Task and Finish group
- Conference Reports –
 - Civic Visit to Volgograd
 - Delegation to City of Volgograd
 - Presentation to the European Union
 - Civic Visit to Kiel

9th Oct 13

- Council Wide Marmot Plan
- Statutory Advisor on Health

6th Nov 13

- Built Environment Enforcement
- Commissioning of Domestic Violence and Abuse services

11th Dec 13

- Welfare Reform

22nd Jan 14

- Public Safety Services
- Effectiveness and quality of recent consultation exercises carried out by Coventry City Council

19th Feb 14

- Evaluating the impact of the Community Development Service
- Enabling and Empowering Communities through Asset Based Working

19th March 14

- Welfare Reform

16th April 14

- Community Safety Partnership

Date to be identified

- Review of Coventry Partnership
- Transition between Children's and Adult's Social Care
- Immigrant communities – access to healthcare and support services, promoting values
- Organisational Change
- Female Genital Mutilation
- Public Safety Services

Meeting Date	Work programme item	Lead Officer	Brief Summary of the issue	Source
10 th July 13	Alcohol Strategy	Jane Moore/ Olivia Taylor	Alcohol has wide ranging impacts on people and communities particularly in relation to health and community safety. A draft Alcohol Strategy has been prepared for consideration by the Community Safety Partnership and Cabinet Member (Health and Adult Services) setting out the position in Coventry and proposals for action and the Scrutiny Co-ordination Committee will contribute to this.	Informal Scrucro meeting 10/06/13
	Olympic Legacy Scrutiny Panel	Gennie Holmes	To feedback and report on progress on the work of the task and finish group established following the Cabinet Member (Policy, Leadership and Governance) meeting on 30 th November 2012. A progress report was presented to Scrucro at their meeting on 17 th April 2013.	Scrucro 17/4/13
	Outside Bodies reports back	Scrutiny Officer	To identify which outside bodies appointed to by the Council at their annual general meeting report to Scrutiny Co-ordination Committee and other Scrutiny Boards.	Annual review
	Review of Coventry Community Safety Partnership (CSP)	Sara Roach	To present to the Board the proposed changes to the CSP requested by the Police and Crime Commissioner	Informal Scrucro meeting 10/06/13
7 th Aug 13	Equalities	Jenni Venn/ Surindar Nagra	To review the Council's annual equalities report and identify any priorities or concerns for future action or review.	Informal Scrucro meeting 10/06/13
	Equalities in Employment	Shokat Lal	This item will look at the diversity of the Council's workforce and how the Council is encouraging a more diverse workforce. Referred to Scrucro for monitoring from CM(Equalities and Community Safety)	CM(Equalities and Community Safety)
	Changes to the Constitution	Christine Forde/ Carol Bradford	For the Board to discuss and comment on proposed changes to the Constitution	
11 th Sept 13	Houses in Multiple Occupation Task and Finish group	Gennie Holmes/ Vicky Castree	To feedback and report on progress on the work of the task and finish group established following the Scrucro meeting on 20 th March 2013	Scrucro 20/3/13

Scrutiny Co-ordination Committee Work Programme 2013/14

Meeting Date	Work programme item	Lead Officer	Brief Summary of the issue	Source
	Conference Reports – - Civic Visit to Volgograd - Delegation to City of Volgograd - Presentation to the European Union - Civic Visit to Kiel	Cllr Sawdon, Cllr Crookes, Cllr J Mutton	Conference reports for several civic visits.	
9 th Oct 13	Council Wide Marmot Plan	Jane Moore	To review the Council's work as one of the Marmot Cities to improve life chances and reduce health inequalities	Informal Scrucro meeting 10/06/13
	Statutory Advisor on Health	Jane Moore	To review the role and impact of the Director of Public Health's responsibilities as the Council's Statutory Advisor on Health	Informal Scrucro meeting 10/06/13
6 th Nov 13	Built Environment Enforcement	Sara Roach	To review the effectiveness of initiatives to ensure that enforcement activity (across housing, planning, environment and community safety) is effectively joined up to deliver the best outcomes for local people and the environment, including the work of the Strategic Built Environment Group. This could include information on how the issue of empty properties is being addressed.	Informal Scrucro meeting 10/06/13
	Commissioning of Domestic Violence and Abuse services	Sara Roach/ Mandie Watson	An update on progress since the Streets and Neighbourhoods Scrutiny Board (4) meeting on 21 st November 2012, to include an update on progress on actions and any further actions from the recent SCR's.	SB4 Meeting 21/11/12
11 th Dec 13	Welfare Reform	Simon Brake	To consider the approach the Council and partners are taking to co-ordinate services and support for those people affected by Welfare Reform. To include: current position; financial impact on the Council (including Discretionary Housing Payments and the Community Support Grant); impact on individuals, communities and the city. Also links to Credit Unions, Making Every Contact Count and Marmot.	

Meeting Date	Work programme item	Lead Officer	Brief Summary of the issue	Source
22 nd Jan 14	Public Safety Services	Sara Roach	To contribute to a review of risk levels and thresholds for intervention as part of review of how the service operates and engages with local people.	Informal Scrucro meeting 10/06/13
	Effectiveness and quality of recent consultation exercises carried out by Coventry City Council	Helen Shankster	To consider issues raised in a report prepared for the Cabinet Member (Community Safety and Equalities) on the effectiveness and quality of recent consultation exercises, and particularly the role of elected members in promoting good consultation practice	Chair of Scrucro
19 th Feb 14	Evaluating the impact of the Community Development Service	Cat Parker/ Berni Lee	At his meeting of 9 th July, the Cabinet Member (Community Safety & Equalities) considered a proposal for the future of Neighbourhood Working proposals and requested that Scrutiny support the development and monitoring of performance measures for the new Community Development Service.	Cabinet Member (Community Safety & Equalities) 09/07/13
	Enabling and Empowering Communities through Asset Based Working	Sara Roach/ Jane Moore	To consider the developing approach to enabling and empowering communities through asset based working.	Informal Scrucro meeting 10/06/13
19 th March 14	Welfare Reform	Scrutiny Co-ordinator	During its discussion on Welfare Reform on 11 th December, the Committee agreed that it should return to this item later in the year to review progress in relation to issues including: work being undertaken to understand the non-financial impacts of Welfare Reform, such as public health, and including work commissioned by the Marmot Steering Group; the impact on those people at risk of financial abuse that may be exacerbated by payments being made to households rather than individuals; the full impacts on disabled people and the work to understand the application and impacts of sanctions.	
16 th April 14	Community Safety Partnership	Mandie Watson	To receive a progress report on crime and community safety issues relating to the Community Safety Partnership/ Police and Crime Board including the draft Police, Crime and	Scrucro 11/12/13

Scrutiny Co-ordination Committee Work Programme 2013/14

Meeting Date	Work programme item	Lead Officer	Brief Summary of the issue	Source
			Community Safety Plan; the strategic assessment informing priorities for working; and performance on crime and nuisance.	
Date to be identified	Review of Coventry Partnership	Jenni Venn	To review the current priorities and working model of the Coventry Partnership in the context of new national and local initiatives including the LEP	Scruco 17/4/13
	Transition between Children's and Adult's Social Care			SB2 2012/13
	Immigrant communities – access to healthcare and support services, promoting values		Prompted by Referral and Assessment Service visit by Scrutiny Board 2 during 2012/13	Prompted by RAS visit SB2 2012/13
	Organisational Change		To scrutinise the impact of the significant organisational change being planned with the creation of the People and Resources Directorates.	All Scrutiny Members meeting 26/6/13
	Female Genital Mutilation	Khadidja Bichbiche	Following discussion at full Council, the 24 th February meeting of The Health and Well-being Board commissioned some work with partners to develop an action plan specific for Coventry which includes reviewing data, improving recording and identifying best practice from elsewhere. Scruco will review the outcomes of this work prior to its consideration by the Health and Well-being Board.	Council 03/12/13, and Scruco 11/12/13
	Public Safety Services	Sara Roach	At its January meeting, Scruco considered a pilot approach to reviewing risk levels and thresholds for intervention and how this could affect the way the service operates and engages with local people. It was agreed that the outcomes of the pilot and proposals for rolling this approach out be considered at a future meeting early in the 2014/15 municipal year.	Informal Scruco meeting 10/06/13 and Scruco 22/01/14

In addition the following dates are "if required" 5th March, 2nd April

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