

# Bracknell Forest Financial Hardship Action Plan

September 2022-March 2024

Version 1.2

BRACKNELL FOREST COUNCIL

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## Bracknell Forest Council’s Vision

***“For all residents to be financially stable, independent, and engaged with the local community and economy, through reducing the impact and extent of financial hardship.”***

Bracknell Forest Council is taking a proactive approach to tackling financial hardship in the borough. Financial hardship can have a considerable impact on a person’s life. Even experiencing short-term but acute financial pressures can have long term impacts, both at an individual and a community level. Unfortunately, financial hardship is often a cycle that is difficult to break, manifesting in many ways throughout life and often being passed on to future generations. This action plan aims to break this cycle.

We want our community to be as financially resilient as possible, this will help residents engage with our local economy, taking part in leisure and shopping activities and contributing through employment and volunteering opportunities. This financial hardship action plan aims to encourage and support this resilience for residents in the community.

We know that tackling financial hardship will take time and there is no quick or short-term fix and therefore it is necessary to take a longer-term approach which can be sustained. Our action plan will outline the commitment to help alleviate financial hardship in the borough and how we will devise services to have the greatest impact.

## What is financial hardship?

Bracknell Forest is broadly an affluent area, and this can partly mask the extent of the local challenges around hardship. Due to the affluence, there can be an underlying sense of comparative poverty where individuals cannot afford what their neighbours can. This is in addition to national standardised definitions of poverty. It is also becoming more apparent that even previously affluent households are facing higher financial pressures. Thus, we have focused this work to address financial hardship more broadly than the definition of poverty. This allows us to capture the most acute needs of poverty as well as recognising many residents may not meet the traditional definition of poverty but are experiencing financial hardship.

There is no nationwide definition of financial hardship therefore we have combined several aspects of poverty and hardship into a single definition to guide our approach. Bracknell Forest Council has defined financial hardship as:

“When an individual or household cannot meet the basic daily costs such as food, utility bills and housing costs, which consequently, affects their health and wellbeing. Financial hardship does not reflect any lack of capability, quality of relationships or motivation. Financial hardship can include long term poverty or a short-term change in circumstances.”

## Why do we need an action plan?

There has been significant focus on the cost of living in recent months. The government has invested in a number of funds such as the Household Support Fund and Energy Rebate schemes to provide financial support to households. This has been vital during the period of crisis however the short-term nature of the support that does not provide sustainable solutions for the growing financial challenges faced by individuals and the community.

The council recognises the need to further support residents beyond the statutory requirements and recent government schemes. This prompted a financial hardship needs analysis to be completed. The findings from the analysis, as well as conversations with stakeholders and partners in the community, identified the necessity to have a structured approach towards financial hardship in the borough.

Financial hardship has a direct impact on residents in terms of not just their financial wellbeing, but also wider societal factors such as physical and mental health or crime and disorder. The need analysis completed in March 2022 identified that individuals experiencing financial hardship are more likely to suffer with poor health and vice versa.

Bracknell Forest is in the least deprived 15% of all Local Authorities and is ranked 35 out of 317 authorities when looking at the overall Indices of Multiple Deprivation (IMD). However, there is substantial variation in levels of deprivation between wards in the borough.

1.5% of people are “income-deprived” in least deprived areas compared to 14.7% in most deprived. Generally, it is wards in Bracknell town centre where financial hardship is the highest.



Local data has also identified low-income households based on council held information; this demonstrates the scale of the challenge locally. The Low-Income Family Tracker (LIFT) identified in March 2022, 5,527 low-income households with 3,077 children. This is approximately 10% of all households in the borough. Of these households:



2,003 were pension age and not in work.



2,117 were working age households and not in work.



1,407 were working age households in work

The needs analysis also outlined some key statistics for low-income residents in the borough. At the time the needs analysis was completed:

- 9.6% of Bracknell Forest households struggled with food insecurity
- 9.4% of households within the borough claimed council tax support
- 15.8% of the adult population in Bracknell Forest found meeting monthly bills a heavy burden and were regularly in arrears with bills
- 4.7% of households were living in fuel poverty in the borough.

Children that are born into poverty are more likely to suffer from chronic diseases, such as asthma as well as diet-related problems such as tooth decay, malnutrition, obesity and diabetes. A study by the child poverty action group also showed that low-income children are four times more likely to develop a mental health problem by the age of 11. There is also a long-term link to poorer career and skills outcomes. Additionally, in January 2021, poor mental health rates in individuals who were unemployed were 43% compared with a rate of 27% for employed individuals.

Bracknell Forest has relatively low levels of crime and is ranked 30<sup>th</sup> out of 317 local authorities for crime. However, Bracknell Forest's most deprived wards Priestwood and Garth, Wildridings and Central, and Old Bracknell score significantly higher on levels of crime than all other wards indicating a link between hardship and crime.

In addition to the individual quality of living benefits, having an action plan will households be more financially stable and be in a stronger position to contribute back to the economy. This has become even more important in light of the cost of living challenges.

## Early Intervention and Prevention

Financial hardship can manifest in lots of ways for individuals, for some this will mean they need additional support from the council in the form of council tax reductions, or welfare support, it can also escalate into homelessness, social care needs or more complex health challenges. All of this means additional demand on council services, which, given the increasing cost of living, is not sustainable long term.

The additional demand on the council presents considerable financial challenges within the organisation and increases in costly interventions when support is received too late. Therefore, the financial hardship action plan contains both immediate interventions to reduce the direct consequences of financial hardship but also more proactive, preventative

interventions. This is in part achieved through working more closely with the voluntary, community and faith sector. The financial hardship action plan aims to support all residents maximise their income. It also looks to work with local employers to improve skills and opportunities for residents.

Whilst this is an essential focus in the current climate, the councils overarching approach aims to reduce the longer term need for intervention around hardship. The ambition remains to create and support communities to be self-sufficient and for residents to be financially independent.

## Work to Date

In parallel to the financial hardship action plan being developed, work has been underway across the council and the voluntary, community and faith sector to support residents with the immediate impacts of financial hardship.

A cross directorate officers' group was created in 2020 to lead on, and champion, work that would ensure a joined-up approach across the borough between the council, partner agencies and local charities. This aimed to ensure the best possible support is available to residents who either are currently experiencing or may face longer-term financial crisis. This group also coordinated the development work to distribute internal welfare funding and government grants such as the Winter Grant Scheme, Covid Local Support Grant and Household Support Fund.

A Councillor welfare steering group was also set up as a cross party group to focus on financial hardship challenges. In particular, they have advised on the distribution of the internal COVID recovery funding dedicated to local welfare support. Their role has also included overseeing the distribution of government hardship funds.

The internal welfare funding agreed as part of the COVID recovery package in March 2021 has allowed the council to increase the proactive approach to hardship and advance the way the council can address hardship. Resource was secured on an operational and strategic level as well as the purchase of software to support the council identify low-income households and target support to them accordingly. The software allows the council to run cohort specific campaigns and support residents at an individual level with income maximisation. Training has been carried out for frontline workers across the council and VCS to help identify households living in fuel poverty and provide advice and support to drive down energy bills and claim support where eligible.

The Local Welfare Scheme was launched to replace two previous policies which were out of keeping with the needs of residents. The Local Welfare Scheme has supported households with emergency payments towards energy bills, food support or essential white goods. Over £45,000 has been awarded since April 2021, providing very direct support to more than 220 households in exceptional hardship.

Over £1.5 million of funding has been received from Department for Work and Pensions as part of the pandemic recovery and cost of living support. This has been distributed directly to vulnerable low-income households in Bracknell Forest since December 2020. Part of this funding has enabled the distribution of supermarket vouchers to 2,600 Free School Meal eligible pupils each holiday period. There have also been wider grants distributed by the council to low-income households as part of the energy rebate funding.

Support for families during school holidays has been expanded through the Holiday Activities and Food programme for children aged 5-16 in low-income households. In the 2021, school

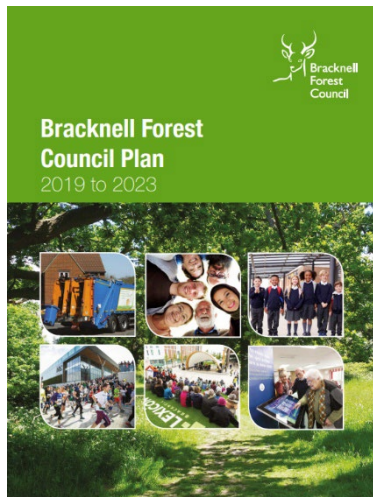
summer holidays, 11 holiday clubs offered activities across 14 sites including sports activities, cooking activities, arts and crafts and much more. 690 children attended including a number of children with additional needs. Since Summer 2021, the number of providers and activities increased to 19 providers across 19 sites for the 2022 summer holidays.

## One Council

There are already a number of workstreams in place throughout the council and working with partners, looking to reduce the impacts of hardship and support individuals to be more financially stable and independent. Work is underway in relation to the Levelling Up agenda and UK Shared Prosperity Fund, partnership working with the Department of Work and Pensions (DWP), and recovery from the pandemic. Therefore, a core aim of this action plan is to join these workstreams into a single coherent approach. This aims to maximise the currently available resources, avoiding duplication and sharing the skills and experience of different groups in the community.

There are many workstreams and strategies across Bracknell Forest Council that link with the financial hardship work. This includes several detailed below.

### Council Plan



The Council Plan sets out the key objectives and strategic direction for 2019 to 2023. The plan is structured around six themes that all directorates contribute to. In particular, the overarching themes of creating value for money, economic resilience, caring for you and your family and communities, all relate to elements of the financial hardship agenda.

Within the 2022-23 service plans, there are some specific actions related to reducing financial hardship:

- 1.2.02 - Maximise the use of data to identify low-income households and engage with them to increase their household income and financial independence.
- 4.1.04 - Establish a cross-council approach and action plan to support residents in financial hardship to move to a more sustainable long-term position, improving their health and wellbeing outcomes.

### Health and Well-being strategy



The Health and Wellbeing Strategy includes a focus on the wider determinants of health by considering the broader influences on health and wellbeing. Financial stability, including meaningful employment is a key wider determinant of health and can positively influence physical and mental health and wellbeing. Conversely, economic hardship can have a negative impact on health and particularly mental health. Employment and financial loss is cited in the strategy as a key wider determinant of health that was particularly impacted as a result of the COVID-19 pandemic. Public Health tackling inequalities is a cross cutting theme of the strategy. This means that actions will focus on those at risk of experiencing the poorest health and takes a wider view of health and wellbeing beyond lifestyle and individual factors.

### Housing strategy (draft)

The 'cost of living' crisis is recognised as a key issue in the draft housing strategy due to its potential impact in pushing low-income households into financial hardship and homelessness. "Meeting the challenge of a 'cost of living' crisis" is identified as a priority for action within the overall objective of preventing and reducing homelessness. This includes the commitment to continue to offer Discretionary Housing Payments (DHPs) to provide short-term help to households in receipt of benefits. The strategy also sets out the action to identify households at risk of financial hardship using datasets and software such as LIFT (Low Income Family Tracker) and targeting assistance to help avert homelessness.

Looking ahead, the ambition is to develop a co-ordinated response to increase the ability of local households to cope with financial hardship and to ensure that they have the life skills and support they need to successfully secure and maintain housing for themselves

### DWP Partnership agreement



The DWP and the council recognise the significant challenges that Covid-19 has created. The national picture of declining job numbers in previously prevalent sectors, coupled with an increase in the number of people seeking welfare support, is evident in Bracknell Forest. Alongside these challenges run the issues of accessibility to services for those most in need as well as uncertainty in employment, training and education options for young people.

The DWP and the council are working together to achieve a joint ambition for Bracknell Forest with more collaborative projects to recover the economy and reduce further unemployment across the town. Employers are key to generating a range of pathways to sustainable jobs, growing our local economy to provide more high-value and well-paid jobs for our residents and drive growth in key sectors.

### Climate Change Strategy



The 'cost of living' crisis and climate change are closely linked. Cost of living is recognised as a key issue in the climate change strategy due to the intersectional nature and cross cutting themes; efficient energy at home, food waste, and sustainable travel. The current climate change strategy aims to address the impact of climate change on our local communities by implementing action to minimise the impact on our residents. In terms of financial hardship, this includes; local production of renewable energy and domestic eco-heating initiatives to reduce the overall cost to residents, greening our waste projects to encourage recycling and reusing, and promotion of active travel initiatives such as walking and cycling as this is a low-cost form of transport.

## Equalities



The pandemic and the 'cost of living' crisis have had a disproportionately negative impact and been more severe for some groups than others and helped to entrench some existing inequalities, while widening others. Working with our partners, the council has an integral role both in advancing equality of opportunity, fostering good community relations and also seeking to eliminating unlawful discrimination and harassment and helping to reduce inequality. This means focusing our resources on people and areas with the greatest need as well as early help and prevention so that struggling or vulnerable people can maximise their opportunities to become independent.

## Levelling Up and UKSPF



The UKSPF is a central pillar of the Levelling Up agenda, broadly replacing previous EU structural funding. The primary goal is to build pride in place and increase life chances across the UK. There is a pre-determined allocation to each local authority based upon defined indices of deprivation, economic activity, and health indicators.

The fund should boost productivity, enhance pay and living standards by growing the private sector, spread opportunities and improve public services. The fund also aims to restore a sense of community, local pride and belonging, empowering local leaders and communities. An Investment Plan for the core funding and for the Multiply initiative will be delivered between 2022 and 2024.

## Partnerships Approach

Meaningful and successful programmes of work are also ongoing within the voluntary, community and faith sector (VCFS) in Bracknell Forest who are supporting residents with their own initiatives and services. This action plan looks to improve partnership working across the borough to ensure this valuable expertise and experience, and the limited resources, are put to the best use to deliver the greatest outcomes. A financial hardship forum has been established with the voluntary, community and faith sector in Bracknell Forest to further connect organisations and enable improved partnership working. The community led forum will have representation from the council to feedback on the action plan as well as contribute to wider work with partners.

## Monitoring and review

The action plan will be regularly monitored through an established Officers Action Plan Delivery Group. The group will meet regularly to discuss the progress of the actions as well as identifying any risks that may arise. The group will also monitor the outcomes of each action. The desired outcomes are identified within the action plan and supported by a technical annex. Performance indicators will also be used for actions with pre-existing datasets to measure success.



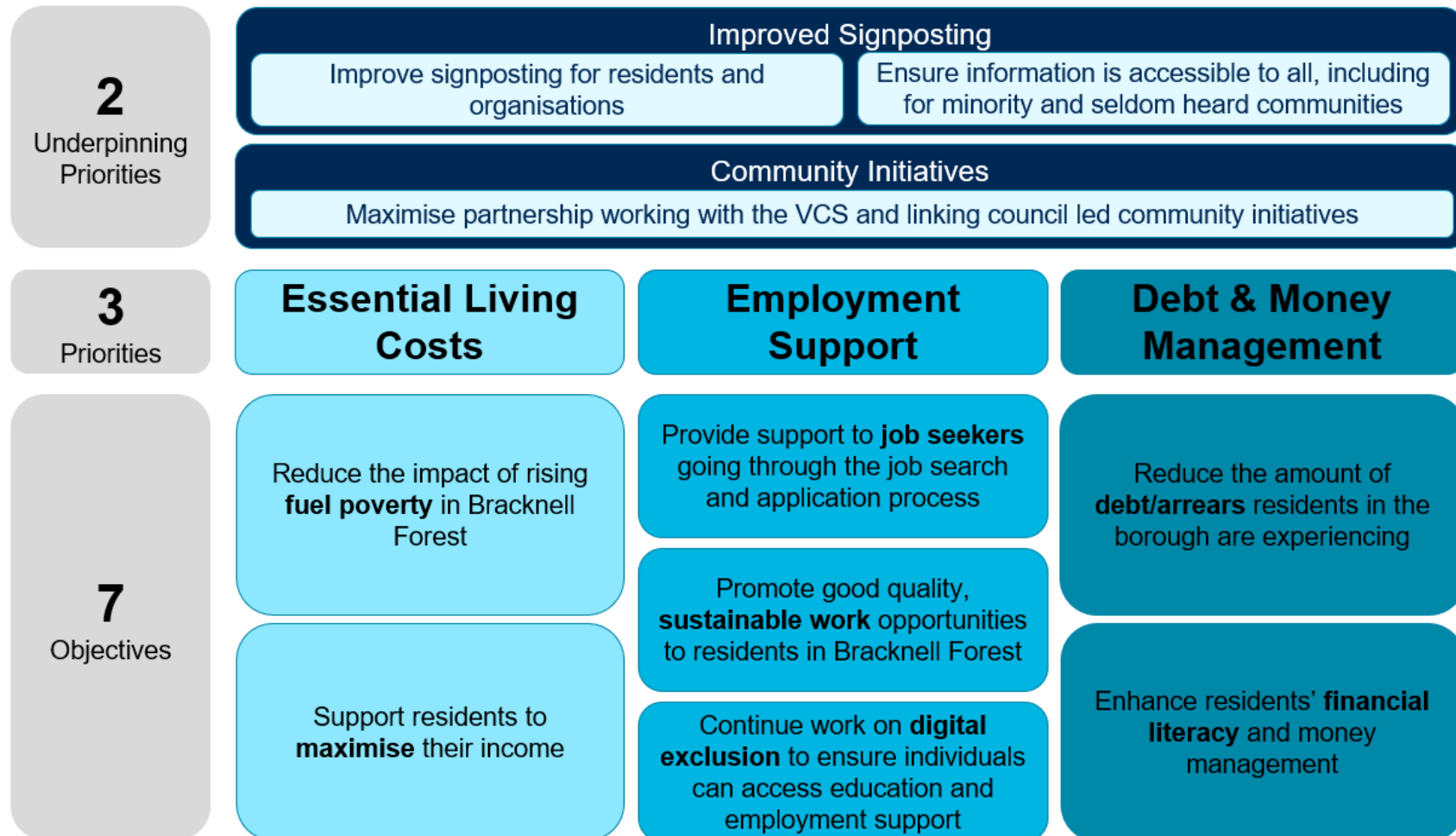
The delivery group will update the Members Welfare Steering Group and CMT at regular intervals on the progress and any changes to the plan. Periodic updates will also be shared with the VCFS Financial Hardship Forum.

A report will be presented to CMT and the Members Welfare Steering Group at the 12 month point, reviewing the progress of actions and detailing successes and further opportunities. Subsequently, this will help with reviewing future actions needed. A full review of the action plan delivery will be completed in May 2024.

The purpose of this action plan is to make a meaningful difference to Bracknell Forest households and to seek to ease the pressures faced by those in hardship. A successful action plan will result in residents having more opportunities for stable employment, fewer households needing emergency welfare and financial support, improvements in physical and mental health and overall, a decrease in households experiencing hardship.

## Action Plan

The priorities have been identified using the key findings from the financial hardship needs analysis as well as feedback from frontline staff and partners. This is set within the context of the national and global economic challenges, driving increases in costs.



## Priority one: Signposting and accessing support

Residents need to know where they can go to access support as well as what support is available to them. Without this, many residents will continue to struggle, and local support will not be fully utilised. There are already several support services for local residents, but partners reported that there is insufficient signposting for hardship support in the borough both for residents and front-line organisations. Therefore, residents are missing out on support they may be entitled to. Signposting is an overarching priority throughout the action plan and unlocks the full potential of the wider objectives in each section.

Priority One: Signposting and accessing support						
Ref	Actions	Timescales	Lead Officer	Outcomes	Supporting strategies/workstreams	Progress (RAG)
Objective One: Improve signposting for residents and organisations						
1.1.1	Create an interim help and support section on the council website for those facing hardship.	September 2022	Claudia Trott	Increase in page visits monthly.	Council Plan 1.2 Digital and ICT Strategy	
1.1.2	Integrate local financial hardship support and information into future development of an online directory.	December 2023	<i>TBC - business change</i>	Increase in page visits monthly.	Business Change Programme	
1.1.3	Create a hard copy directory to include financial support services for those who are unable to access online information.	March 2023	Claudia Trott	100% of front-line services within the council issued with a hard copy.		
Objective Two: Ensure information is accessible to all, including for minority and seldom heard communities						
1.2.1	Provide support and training to local libraries, community centres, religious settings and schools staff to educate on support that is available.	April 23	Claudia Trott	Training sessions held across the year, attended by a minimum of 10 staff.	Equality Scheme	
1.2.2	Improve access to signposting information for ethnic minority groups in the borough.	April 2024	Harjit Hunjan	Community engagement officer to reach out to a minimum	Equality Scheme	

				of 6 ethnic shops across the borough.		
1.2.3	Improve access to signposting information for disabled residents in the borough.	April 2024	Claudia Trott	Connect with The Ark Trust and provide information/ support to a minimum of five of their staff.	Equality Scheme	

### Priority two: Promoting Community Initiatives

There is sometimes a stigma associated with financial hardship and getting help from the local council or VCFS, which can cause social exclusion and prolonged hardship amongst residents. Longer term sustainability also relies on a community led approach, to make the most of the specialist groups already set up. Therefore, it is important to work closely with local communities to build community champions and enhance the options for residents to help each other. By strengthening communities, it is hoped to reduce the social exclusion felt by individuals and stigma associated with asking for help. It should also assist with early intervention and individuals seeking support before they find themselves in crisis and needing to access council services.

### Priority Two: Promoting Community Initiatives

Ref	Actions	Timescales	Lead Officers	Outcomes	Supporting strategies/ workstreams	Progress (RAG)
Objective One: Maximise partnership working with the VCFS and linking council led community initiatives						
2.1.1	Connect with local sports facilities and voluntary, community and faith groups to ensure activities are accessible and affordable for all.	June 23	Harjit Hunjan	Connect with a minimum of 6 facilities/groups.	Health and Wellbeing strategy Council Plan 4.11	
2.1.2	Establish a Voluntary, Community and Faith Sector financial hardship forum	September 2022	Sarah Walker – The Kerith Community Church	Forum to meet at least once a quarter.		

2.1.3	Integrate financial hardship work into council and VCFS community initiatives	April 2024	Claudia Trott	Council representation at 100% of VCFS hardship forum sessions.		
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### Priority three: Essential Living Costs

The global consequences of the Coronavirus pandemic and war in Ukraine, have triggered a drastic increase in inflation which continues to affect many households across the nation and in Bracknell Forest. The significant increase in energy bills in April 2022 and the upcoming increase in October 2022, paired with the increase in food and housing costs means more households are facing fuel poverty. Energy bills account for more of households monthly spending and some residents are having to make difficult choices about spending their limited resources, including choosing between heating and eating. Both a warm home and a healthy diet is essential for physical and mental health. A cold home can lead to poor health conditions particularly in the elderly. Maximising residents' income will not only reduce the impacts felt from financial hardship but will act to support positive physical and mental health.

Priority Three: Essential living costs						
Ref	Actions	Timescales	Lead Officer	Outcomes	Supporting strategies/ workstreams	Progress (RAG)
Objective One: Reduce the impact of rising fuel poverty in Bracknell Forest						
3.1.1	Provide training for frontline staff within the council, VCFS and councillors.	October 2022	Claudia Trott	Minimum of 25 front line staff and 10 councillors to attend training.  Minimum 80% of attendees find training helpful.		
3.1.2	Establish a fuel poverty steering group.	November 2022	Sharon Warner	Meeting throughout the year with attendees from every directorate		

3.1.3	Promote winter fuel payment take up in the autumn.	October 2022-March 2023	Claudia Trott	Social media campaigns between October + March aimed at those that would need to claim.	Health and well-being strategy	
3.1.4	Use the incoming Household Support Fund grant to fund initiatives to directly reduce energy costs or offset the increasing cost of living.	March 2023	Mark Barratt	100% of funding spent. At least 4,000 low-income households receive a payment.	DWP Grant Funding	
3.1.5	Inform residents on energy saving tips to help drive down energy consumption and costs.	December 2022	Claudia Trott	Publish energy saving tips in winter editions of town and country.  Social media campaign in October to promote energy saving tips.	Climate Change Strategy, Housing strategy (draft)	
Objective Two: Support residents to maximise their income						
3.2.1	Run a campaign on free prescription take up.	December 2022	Claudia Trott	Social media posts promoting free prescription take up.	Health and Wellbeing strategy	
3.2.2	Targeted campaign to residents living in relative poverty who are at risk and in crisis to support them claim all eligible benefits.	April 2024	Sharon Warner	Increased contact to those 'at risk' or 'in crisis' and living in relative poverty		
3.2.3	Promote the use of cycling in Bracknell Forest as a low-cost form of transport.	July 2023	Phil Burke	Social media posts between March 2023 and July 2023.	Health and Wellbeing strategy, climate change strategy	

				Cycle maps available in sites across the borough.	Council Plan 5.7	
3.2.4	Utilise LIFT data to increase the promotion and uptake of healthy start vouchers to low-income families in the borough.	July 2023	Claudia Trott	Increased contact to residents eligible for healthy start vouchers identified through LIFT.	Health and wellbeing strategy	
3.2.5	Identify individuals with no fixed abode and support them to open a bank account.	June 2023	Sharon Okonkwo	Pilot with 5 individuals.		
3.2.6	Increase overall income for pensioners who cannot maximise their income through work.	April 2024	Sharon Warner	Identify and contact increased number of eligible residents.		
3.2.7	Encourage eligible low-income residents to save by opening a Help to Save account.	June 2023	Claudia Trott	550 Help to Save accounts opened in Bracknell Forest by June 2023.		
3.2.8	Adapt the application process for the Local Welfare Scheme to enable a wider cohort of residents to apply.	April 2023	Sharon Warner	Average of 20 households supported each month.		
3.2.9	Use LIFT data to target eligible households with DHP payments	April 2024	Sharon Warner	Identify and contact more 'in crisis' households to be offered a DHP each month.		

## Priority four: Employment Support

Employment is often seen as the gateway out of hardship however this is not always the case. The needs analysis indicated there are many households in the borough that are in work both full and part time but still experiencing hardship. Support aims to include those seeking employment but also those seeking a more stable and sustainable employment opportunity.

Priority Four: Employment Support						
Ref	Actions	Timescales	Leads	Outcomes	Supporting strategies/ workstreams	Progress (RAG)
Objective One: Promote good quality, sustainable work opportunities to residents in Bracknell Forest.						
4.1.1	Carry out research into in work poverty in Bracknell Forest	September 2023	Claudia Trott	Priority cohorts and risks identified	DWP Partnership Agreement	
4.1.2	Engage with local employers on aspects of best practice including the importance of paying national living wage.	September 2023	Chris Mansfield	1-1 meetings with employers with engagement from 15 employers over a 12-month period.	DWP Partnership Agreement ESDP Council Plan 2.6	
4.1.3	Continue and build upon partnership working arrangements between BFC and DWP.	December 2023	Chris Mansfield / Adrian Davies	Quarterly meetings between DWP/BFC and relevant stakeholders.	DWP Partnership Agreement	
4.1.4	Support unemployed residents with 'low barriers to work' into employment.	January 2024	Sharon Warner	Increased number of residents referred to DWP for employment support.	DWP Partnership Agreement	



4.1.5	Promote different employment types and employers in the borough including apprenticeships.	April 2024	Chris Mansfield	Increased career days on offer in the borough annually across different organisations.	DWP Partnership Agreement ESDP	
4.1.6	Deliver courses to residents with low numeracy skills through multiply.	April 2024	Multiply Lead	Deliver 4 courses to a minimum of 40 residents.	Multiply/UKSPF	
4.1.7	Improve messaging and awareness of available childcare support for residents, to unlock increased employment opportunities.	April 2024	David Allais	Family Information Officers to attend sessions at local job clubs/other VCFS organisations a minimum of once a month.  Community engagement team to distribute childcare information to a minimum of three hard-to-reach communities.		
4.1.8	Connect with local employers to increase awareness of childcare support available for employees.	October 2023	David Allais/ Chris Mansfield	1-1 meetings with employers.		
Objective Two: Provide support to job seekers going through the job search and application process						
4.2.1	Promote the use of job clubs across the borough.	April 2024	Claudia Trott / Chris Mansfield	Social media posts to promote job clubs across the borough.	DWP Partnership Agreement	
4.2.2	Create an employment support guide for residents to access online.	April 23	Chris Mansfield	Number of page views every month.	ESDP/LEP/DWP	

Objective Three: Continue work on digital exclusion to ensure individuals can access education and employment support.						
4.3.1	Provide additional support through libraries for job applications and searches.	July 2023	Fiona Atkinson	Training session completed by minimum 2 members of staff in each library location.	Council Plan 6.2	
4.3.2	Promote the use of computers in locations across the borough including Time Square and libraries as well as the libraries tablet loan scheme.	April 2024	Claudia Trott	Article in December's edition of Town and Country extra.  Article in parish magazines.  Increased uptake of tablets loaned out.	Digital inclusion project Council Plan 1.2	
4.3.3	Promote the use of the Open Learning Centre for IT lessons and access to computers.	December 2023	Jacqui Wakeling	Increased uptake in residents accessing IT sessions through the open learning centre.	Digital inclusion project Council Plan 1.2	

### Priority five: Financial Literacy

The needs analysis identified that many residents in the borough have low levels of financial knowledge and have difficulty managing their money. Often those living in hardship face the poverty premium where they are having to pay more for services. For example, individuals may need payday loans with high interest rates as they can't access low interest rate loans through the bank, or they are having to pay bills on top up meters rather than the cheaper option of a monthly direct debit. Additionally, those with poor money management are more likely to experience debt which can be difficult to resolve and can contribute to mental health problems. Educating residents around managing money and budgeting aims to help ease some of the pressures they are facing.

### Priority Five: Money management and Debt

Ref	Actions	Timescales	Leads	Outcomes	Supporting strategies/ workstreams	Progress (RAG)
Objective One: Enhance residents' financial literacy and money management						
5.1.1	Use Multiply funding to deliver courses on numeracy and managing money.	April 2024	Multiply Lead	Courses hosted in 22/23 financial year.	Multiply / UKSPF	
5.1.2	Host drop-in sessions for residents to speak to subject experts in housing/welfare/council tax.	April 2024	Claudia Trott	Quarterly drop-in sessions for residents to attend.  Representation from minimum of 3 departments.	Housing Strategy (draft)	
5.1.3	Provide sessions to residents on how to reduce costs at home particularly energy saving.	April 2024	Claudia Trott	Courses hosted once every 6 months.	Housing Strategy (draft)	
5.1.4	Increase books available in Bracknell Forest libraries on money management.	March 2023	Fiona Atkinson	Increased number of books on financial support loaned each quarter.		
Objective Two: Reduce the amount of debt/arrears residents in the borough are experiencing.						
5.2.1	Review the council's debt offer to ensure appropriate support is available to residents experiencing debt or at risk of experiencing debt.	December 2023	Calvin Orr	Quarterly corporate debt meetings.		
5.2.2	Produce and provide a debt advice handbook that residents can access online as well as offline.	January 2023	Yvonne Slater	Handbook supplied to residents joining My choice.		

				Handbook available in locations across the borough.		
5.2.3	Promote awareness of the risks with loan sharks, pay day loans and high-cost credit as well as the risks of buy now pay later.	June 2023	Victoria Roseblade	<p>Presentations on loan sharks and money laundering to community groups and centres across the borough.</p> <p>Presentations on loan sharks to year 10,11 and sixth form pupils as part of the secondary schools PSHE curriculum to all 6 secondary schools within the borough.</p>	Community safety	
5.2.4	Create an information pack for new tenants advising them on anticipated costs of running their property as well as the importance of RIA and costs associated with moving into an empty property.	June 2023	Claudia Trott	<p>Booklet available to residents using My Choice.</p> <p>Information pack provided to care leavers.</p>	Housing Strategy (draft)	
5.2.5	Review the referral pathways for debt advice through Citizens Advice.	June 2023	Yvonne Slater	Increase in referrals between organisations.		