



ADUR & WORTHING  
COUNCILS

Joint Strategic Committee  
13 July 2021  
Agenda Item 10

Key Decision: No

Wards Affected: All

## **Proactive interventions to support low income residents**

### **Report by the Interim Director for Communities**

#### **Executive Summary**

##### **1. Purpose**

In February 2021, the Director for Communities presented a Report titled “Covid Benefit Measures impact on Vulnerable Residents” to the Joint Strategic Committee. That report described the financial impact of the Covid pandemic on the councils’ more financially vulnerable residents, and sets out how, through the proactive use of data, the councils planned to mitigate that impact.

Managing the response to the public health emergency was the councils’ priority in 2020. As we started to emerge from the pandemic, our energy and focus shifted to laying the foundations for a strong recovery. We know how important it is to support those residents for whom the impacts of the pandemic will be far reaching and long lasting. The pandemic has created particular pressures for those on low incomes, those with long-term health conditions, those with caring responsibilities and those with insecure housing and/or insecure work.

Actively preparing to develop a preventative and early intervention approach for our communities is a key part of our recovery plan, and will allow us to identify, target and support those that are experiencing financial hardship, to support them to avoid spiralling further into debt, and to support them with the wellbeing and mental health challenges associated with financial and social hardship. Our approach is to reduce the flow of people into “vulnerable” situations, assist those already in crisis and strengthen the routes out of vulnerability.

Our work is data led. As set out in the February JSC report, Industry experts, Policy in Practice (PiP) have given us access to data that highlights the different levels of financial risk within our communities. For example, we know that those who are out of work due to disability or illness make up the largest group of residents in council tax arrears. The councils have now purchased the PiP dashboard (referenced as phase two in the February report) and, with effect from Summer 2021, we will be able to access further analysis and benchmarking data to support the work described in this report.

Our approach is also person centred and asset based i.e. it focuses on what will support residents to become financially and socially resilient and on allowing them to greater control of their finances and wellbeing by growing their knowledge, skills and confidence. A number of council teams, including Customer Services, Housing, Revenue & Benefits and Wellbeing have long worked individually to provide that type of help and support. By joining forces as a cross service team, we are now starting to provide more holistic support to residents, to share referral and support routes and to build our capacity by learning additional skills and knowledge from each other.

Since March 2021, we have developed and tested a simple pathway for providing proactive support to residents that our data tells us are experiencing financial hardship. Our focus for the next six months will be to explore how we can undertake that work on a larger scale.

This report is therefore an update report to set out progress made since the February 2021 JSC report and to outline next steps. It is a “for information” report and no specific decisions are requested at this stage.

## **2. Recommendations**

The Joint Strategic Committee is recommended to:

- Receive and acknowledge the report presented
- Request that the Director for Communities reports back in 6 months as to progress on the roadmap/next steps outlined in this paper

## **3 Context**

- 3.1 As we move out of response to recovery, the councils' are working hard to make sure our communities are able to thrive in a post-pandemic world. As part of this response we have been exploring how to identify, target and support those households most at risk of hardship. Policy in Practice (PiP) was commissioned in August 2020 to assist

us in this work, specifically helping us to understand how our most vulnerable households were fairing and what potential impact the end of furlough and the benefit increases might have on them. Critically, this work is also helping us to develop a variety of targeted and proactive responses aimed at reducing household risks to unemployment, homelessness and debt, including council tax and rent arrears.

- 3.2 The purpose of this work has been to better understand both current and model future needs, for example as a result of the end of furlough and other pandemic support arrangements, and the impact this might have on our services and budgets. This work indicated that Adur and Worthing councils might expect to witness significant increases to their Council Tax Support (CTS) caseload due to newly unemployed households entering the scheme.
- 3.3 The work undertaken by Policy in Practice in September 2020 described the Office for Budget Responsibility's (OBR's) worst case scenario, whereby 20% of furloughed workers enter unemployment. In this scenario it is estimated the CTS caseload could rise by 29% and 32%, costing an additional £174k and £249k per month, in Adur and Worthing respectively. Under the OBR's best case scenario, in which only 10% of furloughed workers are expected to enter unemployment, the caseload is impacted less dramatically, but still expected to rise by 15% in Adur, costing an additional £66k monthly, and by 16% in Worthing, costing an additional £97k monthly.
- 3.4 The Proactive project was developed in response to these findings seeking to prevent vulnerability, to help people in crisis and by strengthening routes out of difficulty, this investment aims to reduce hardship, secure our revenue base and reduce additional service costs, perhaps most significantly burdens on CTR. Proactive is of course just one strand of our integrated social recovery approach, the others include the activities being funded through the Contain Outbreak Management Fund (supporting work around public health outcomes) and the Rough Sleeper Initiative that were reported to this Committee in June of this year, as well as our frontline response to housing needs and the end of the eviction ban.
- 3.5 In undertaking this work we are seeking ways in which we can build out data capabilities to reprofile debt payments, helping residents access additional sources of income from benefits and we are trying to help them access additional services including those related to improving health and wellbeing (for example housing support through Opening Doors) and employment and skills assistance through our Good Work initiative. Our approach in undertaking this work is 'asset based' meaning we are seeking to provide our residents with the knowledge and support necessary to resolve difficulties, make different decisions and find new opportunities.
- 3.6 We described in our February report to the Joint Strategic Committee, how we have worked with our commissioned partner, Policy in Practice, to merge the councils' own data regarding those in receipt of council administered benefits and regarding those with council tax and/or Adur Homes rent arrears. That data merging exercise produced a data set containing 11,566 residents (4,292 Adur based, 7,223 Worthing

based, and 51 housed in temporary accommodation outside Adur or Worthing). The data set can be filtered in a number of ways e.g. by financial risk score, by ward, by demographic segments, by arrears level etc and allows the councils to identify groups of residents that might benefit from targeted, proactive contact and support to help them to maximise household income and reduce financial hardship.

- 3.7 In March 2021, a cross-service “Proactive Team” was formed to bring together colleagues from Customer Services, Housing, Revenues & Benefits and Wellbeing to examine how it could approach this work by following a simple pathway containing five key steps. Details are provided below (see **Pathway Outcomes**). The decision to work in this multidisciplinary way builds on the councils’ extremely positive experience of working in this way during the pandemic as well as reflecting the principles of the Good Services and new Solutions platform. This is also aligned with our Good Work agenda, which includes a strong partnership with the Department for Work and Pensions locally and is connected to work around health and wellbeing, which is focusing on greater resilience across our communities and working with many of the mutual aid groups and partners that emerged from the Covid-19 response work.
- 3.8 To test the pathway, we chose two distinct groups of residents, one for Adur and one for Worthing, both comprising fifty or so residents. The cohorts were deliberately small in order to make it easy (and fast) to test the pathway; with this initial learning captured here the team are able to scale from this foundation.
- 3.9 For both cohorts, we were working with September 2020 data and hence the possibility that residents’ circumstances had changed since that time. The councils have now purchased PiP’s dashboard, using COMF funding, and once the implementation plan and training for that are in place, will be working with up to date data, refreshed monthly.

#### 4 Pathway outcomes for the first two cohorts

The pathway that the Proactive team has tested since March comprises five key steps:

<b>Step One Identify -&gt;</b>	<b>Step Two engage -&gt;</b>	<b>Step Three support -&gt;</b>	<b>Step Four direct -&gt;</b>	<b>Step Five review -&gt;</b>
Extract the group from the data set	Proactively contact residents	Discuss options and support	Where needed, refer for further inhouse or external support	Measure the impact of these interventions

We can now report on progress and outcomes under each step for our two initial cohorts.

## Step One: Identify

4.1 For our first Adur cohort, we chose to look for residents who had *both* council tax and rent arrears in September 2020. This produced a list of 55 residents.

4.2 For our Worthing cohort, we chose to look for those who were privately renting, in council tax arrears and whose financial risk scores<sup>1</sup> indicated they were not coping. This produced a list of 48 residents.

4.3 Demographic and financial risk data for both cohorts is available at **Appendix One**. We deliberately chose very different cohorts i.e. the Adur cohort contains few single households, a large proportion of disabled residents and is mainly “coping” financially whereas the Worthing cohort is made up of single residents, fewer of whom are disabled, but none of whom are coping financially.

## Step Two: Engage (Proactively contact residents)

4.3 For both cohorts, we pre-screened the lists to check if residents were already engaging with support available from council teams, or if their circumstances had changed since September. Our initial “triage” indicated that up to 38 of the 55 Adur residents were potentially eligible for benefits they were not claiming, and 23 of the 48 Worthing residents.

4.4 The customer service adviser team contacted both cohorts by telephone. The team’s approach was to emphasise that we were not calling to chase payment, but to offer both financial and non-financial support and assistance. Advisers decided they would attempt contact with each resident at least twice, that they would leave messages if calls were unanswered and that they would vary the time of day at which they called, to see if that impacted on engagement rates. The four advisers who made all calls were already skilled in person-centred and solution-focused conversations, but received additional training in motivational interviewing from the councils’ social prescribing team and will receive further training from the Money Advice Trust between June and August 2021.

4.5 For both cohorts, making contact proved more challenging than we had anticipated. Engagement once contact was made was consistent across both cohorts:

	Adur	Worthing
<b>Cohort size</b>	<b>55</b>	<b>48</b>
Number who answered or returned our calls	26 (47%)	20 (42%)
Number who didn’t respond or were ruled out by triage	29 (53%)	28 (58%)
<b>Number who answered calls and wanted to engage</b>	<b>19 (35%)</b>	<b>16 (33%)</b>
Number who answered calls and did not want to engage	07 (13%)	04 (8%)

<sup>1</sup> \*\*Coping: household income exceeds expected costs (taking into account household size) by £100+ pcm.

\*\*Struggling: household income is greater than costs by between £0 and £100 pcm

\*\* At risk: household income is less than expected costs.

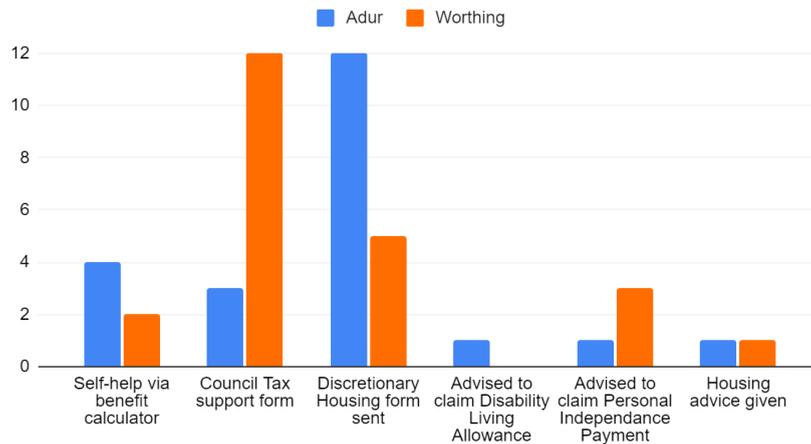
\*\* In crisis: household income is considerably less than costs, insufficient for housing.

The demographic breakdown of who chose to engage can be seen at Appendix Two.

### Step Three: Support (Discuss options and provide support)

4.6 Customer service advisers provided “first contact” support to 17 Adur and 16 Worthing residents:

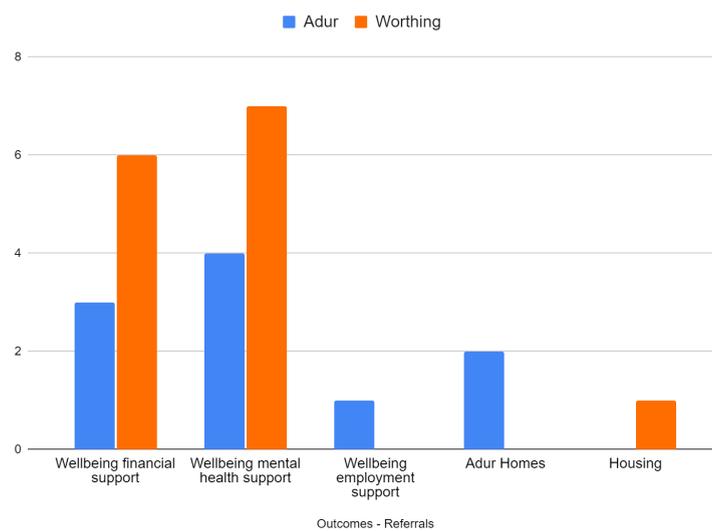
Outcomes - Customer Service team



### Step Four: Direct (Refer for further support, inside and outside the councils)

4.7 Customer service advisers referred 7 Adur Homes residents and 9 Worthing residents to other council teams for additional help and support, due to a need for support with more complex financial and/or mental health issues. Some residents were referred to more than one type of support from more than one council team.

Outcomes - other teams



### Step Five: Review (Measure the impact of the interventions)

4.8 The PiP Dashboard that the councils have now purchased will allow us to compare residents' initial financial risk scores with the risk scores that apply in subsequent weeks or months. Pending that being in place, our ability to measure financial impacts is limited:

4.8.1 Impacts discernible following support from the Customer Service Team:

- Self help via benefit calculator  
We cannot track self help outcomes at all at this point. Once the data tool is in place, we will be able to track changes in council administered benefits.
- Council Tax Support forms and Discretionary Housing forms issued  
We identified that residents are not returning the benefit application forms that have been posted to them. We have committed to telephone the resident three days after posting any form to confirm receipt and to offer support in completing it.

Our Revenues & Benefits team are also producing plain english guides/Frequently Asked Questions to accompany the forms, as we are aware that their length and complexity can be challenging, particularly for residents that are known to already be anxious about their financial situation and/or about contact from the councils. Neither form is currently available online, but the R&B eforms project will address that by this Autumn and will speed up how quickly applications are made and processed.

- Advised to claim disability benefits  
We advised 5 residents that they were entitled to disability living allowance or personal independence payments they were not claiming. We cannot yet see whether those have been applied for/received.
- Housing advice given  
The conversations to date have been to enquire about downsizing, but no requests to move have been submitted at this point.

Qualitative data/case studies to illustrate the impact of our work:

When we called Mrs D, she revealed that her husband had died the previous day, and that we'd be unable to help with her Adur Homes rent arrears. We contacted Adur Homes and Revenues & Benefits on her behalf, sent her a new Housing Benefit claim form and supported her through completing it. Mrs D told us that without that support, she would have been overwhelmed, would not have returned the form, and could have got into further debt and experienced increased anxiety.

Returning the form prompted the removal of the reduction in her housing benefit for under occupancy for one year, to allow her to find her feet. This negated all rent arrears and Mrs D will now receive full housing benefit allowance to cover all of her rent. She is now in credit with her rent and council tax and describes a weight being taken from her shoulders. She still struggles with isolation and loneliness, and has been referred to our Wellbeing team for help with that.

Ms X is a single parent and was also unsure we could make a difference, telling us "You can't help me. I am already claiming everything I can". She mentioned a disabled child who needs regular

hospital treatment in London. She was not aware that disability living allowance could be claimed to help her with the additional expenses she has. This would give her not only the disability living allowance payment but would also impact on other benefits she is claiming, giving her even more of an income boost.

Our conversation with Mr Y established that the main barrier to his claiming help that he was entitled to was that he felt “guilt” at the idea of claiming benefits. We were able to listen, to highlight the positive impact on his personal independence, finances and wellbeing, that benefits could provide and to offer ongoing contact and support as and when he chose to apply.

#### 4.8.2 Impacts discernible following support from other council teams

- We referred 5 Adur and 7 Worthing residents to the Wellbeing team:
  - ❖ Wellbeing - Financial support
    - One person was referred to the Citizens Advice Bureau
    - Five are now working with Onestop money mentors
    - Three are now working with Going Local
    - One referral is still coming through the system
  - ❖ Wellbeing - Mental health support
    - One customer has been referred to a befriending service
  - ❖ Wellbeing - Employment support
    - One customer was referred for employment support however when the team contacted them they no longer wished to have this help
- We encouraged three customers to liaise with Adur Homes and referred one Worthing resident to the Housing Needs team:
  - Two customers have not yet engaged with Adur Homes
  - One Adur Homes customer is now on full housing-related Universal Credit and has made a payment towards their arrears
  - One Worthing resident who seemed to need assistance with a rent in advance loan had lower arrears than he expected, the letting agent was happy with the tenancy and no further action was needed.

4.9 The Proactive Team will track the **non-financial** impact of its interventions by asking residents to answer three questions about their wellbeing in their first conversation with us, and six months following that first conversation. The questions ask residents to consider how optimistic about the future they feel, how well they feel they have been dealing with problems and how well they feel they have been dealing with their finances. We have not yet reached that six month milestone for any resident, but have received ad hoc feedback that we have been able to reduce some of their anxiety about both their circumstances and about dealing with the councils.

## 5 Next steps: Exploring options to scale up this work

5.1 The work to date has given us a foundation on which to build. The proactive team's priority for the next 6 months is to test three main ways to scale up this work:

### 5.1.2 Assigning further staff resources to proactive work:

- Customer Services has so far committed 8 hours per week to proactive calls and will increase that in a phased way to 37 hours by August 2021.
- Wellbeing Advisers will commit 11 hours per week to proactive contact from June 2021 and have secured **COMF** funding to recruit an additional 18 hours this Summer. All Wellbeing hours are funded until 31.03.2022.
- Tenancy services will commit 8 hours per week to proactive contacts from July 2021.
- Revenues & Benefits have no capacity to commit to proactive contacts currently but will review this once eforms and cloud hosting projects complete.

The minimum inhouse resourcing available for this work from the core proactive team is therefore circa 2 FTE for the second half of this financial year. The team has also made links with other Thrive projects such as Opening Doors and Good Work and will look to cross refer to and from those teams and to benefit from their knowledge about external sources of help and their data. Establishing links between existing work is important to help us scale up as efficiently and effectively as possible.

### 5.1.3 Working collaboratively with partner organisations

- The proactive team has already commissioned the Money Advice Trust to deliver training on financial and other forms of vulnerability. Council teams will attend this training alongside colleagues from local mutual aid groups such as the Worthing Food Foundation, Worthing Soup Kitchen, UKHarvest and Turning Tides.
- The Wellbeing team has well established links with a wide range of external organisations who look to support those in financial difficulty and those who are struggling with their mental health. Those links will enable the Proactive Team both to signpost residents to other sources of help, and to benefit from additional insight that will help to shape future interventions.
- How best we can learn, work, share data, obtain relevant funding and measure outcomes is a key line of inquiry for the remainder of this financial year. It will also be informed by the digital solutions that both we and partners are able to put into place.

#### 5.1.4 Using digital tools and approaches to further extend our reach

- The proactive team, whilst mindful of digital exclusion, and very conscious that online options are not for everyone, is already exploring how it can automate messaging, self assessment tools and signposting via existing council systems but also via a variety of separate digital tools that could expand our reach at pace.
- One of the digital options that the councils' Homeless teams and the Proactive team are currently considering is TellJo, which is a digital tool that we could use to engage with vulnerable residents pre-crisis, and which provides them with automated signposting to improve their wellbeing, improve their financial situation and sustain their tenancies. It takes users through a simple assessment that can be completed on a smartphone. Answers, alongside time to complete, are assessed and a vulnerability score assigned. Automated signposting routes are then suggested and can include local services alongside national support services. To illustrate the type of signposting that could occur, residents who say they want debt advice receive a call (within 60 minutes, 0900-1500) from The Money and Pensions Service and those eligible for social tariffs will be signposted to Southern Water for additional support.
- TellJo is to be funded from the county homeless prevention **Contain Outbreak Management Fund** award initially. If the councils decide to purchase it, further details will be provided to Members in Quarter 4 2021/2022 to allow implementation, use and analysis of the results.
- The proactive phone call model used to date, whilst effective, will not enable us to work with thousands of residents in a timely way (in particular, before the end of furlough support), and sending out digital prompts/nudges has been tried and tested by other councils. Some residents who are struggling with debt will be *more* likely to engage initially with self assessment tools, because of the perceived stigma in discussing financial problems.
- The Proactive team believes that a blended model, that offers both digital and human interactions, is essential. Some residents will only ever want to have a human conversation, and it is important that we prioritise our limited staff resources for those residents. Other residents may want to start with digital tools and move to a conversation with our advisers once they feel ready to request targeted help or to negotiate a repayment plan. By offering both options, the councils can be as inclusive as possible and flex its approach depending on feedback from both models.

## 6 Next Steps for the Proactive Team

### 6.1 Further proactive contacts:

6.1.1 Between July and December 2021 we anticipate the Proactive team being able to work with between 8 and 12 further cohorts in the way that it has worked to date. This would enable the Proactive team to proactively contact between 500 and 600 residents in total since forming in March 2021, out of a total of 11,566 residents contained in the PiP September 2020 dataset. Of those 11,566 residents, 10,182 (88%) were at that time were assigned a “coping” financial risk score, 602 (5.2%) a “struggling” risk score, 730 (6.3%) an “at risk” score and 52 (0.5%) an “in crisis” risk score<sup>2</sup>. 6.1.2 Whilst it is tempting to focus the Proactive Team’s efforts on the most severe risk scores, we believe we need to split our time across all categories, as early intervention work will minimise how many that are currently coping, tip towards crisis. The team will in the next six months experiment with proactive contact in writing (emails, texts and postcards) as well as by phone and will look to involve residents in the design and/or the user testing of those to test what approaches improve engagement and which have the greatest impact.

6.2.1 We will be able to reach more than a further 8-12 cohorts if we are able to implement digital tools/automation for contacting target residents and/or if we can signpost residents to help available outside the councils. TellJo, for example, can send automated messaging (that the councils would tailor) to much larger numbers simultaneously. TellJo’s illustrative outcomes, based on organisations with which it already works, are that for every group of 1000 residents in arrears and who are sent the TellJo link, 200 will complete the Digital self assessment, 92 will receive debt advice from the Money and Pension Service, 130 will be referred to Southern Water for support and 146 will email their council to request a new payment arrangement.

## **6.2 Building capacity to work as a multi disciplinary team:**

6.2.1 In addition to the joint (with partners) training on vulnerability organised by the Money Advice Trust, we will organise “pause and review” sessions at least every six months, to assess how well we are working as a multi disciplinary team, what lessons learned we can identify in order to adapt our approach and to assess how we can expand a proactive approach to further council teams. We are, on an ongoing basis, assessing our capacity and the impact of this workload on existing teams to determine what is sustainable.

6.2.2 We are also in contact with other councils who have adopted a proactive approach to supporting low income residents and are sharing ideas, approaches and lessons learned.

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<sup>2</sup> \*\*Coping: household income exceeds expected costs (taking into account household size) by £100+ pcm.

\*\*Struggling: household income is greater than costs by between £0 and £100 pcm

\*\* At risk: household income is less than expected costs.

\*\* In crisis: household income is considerably less than costs, insufficient for housing.

### **6.3 Exploring scaling up options:**

- 6.3.1 As outlined above, this is our key question for the coming months and will be our priority focus.

### **6.4 Communications:**

- 6.4.1 The team wants to communicate to residents that contact from the Proactive team is positive and supportive. As well as working on postcards, emails and texts to send both ahead of calls or after calls have not been returned, we will work on updating the councils webpages to make clear the wealth of information and support available. This will benefit all website visitors, not just residents specifically targeted by the Proactive team.

## **7 Managing risks and uncertainties arising from this work**

- 7.1 Digital work to develop the councils' Customer Relationship Management system (which we are referring to as our Citizen Hub) remains crucial in order to allow us to scale up this work. The councils' new Service Designer, and some additional external service designer resource, has been committed to that piece of work, but it remains a significant and long term project that will be delivered in stages between now and 2023. The Proactive team's work is being addressed as a priority on the Citizen Hub project because it is recognised that unless cross service teams are able to view what interactions they have each had with residents, our ability to take a holistic approach and to build trust with those residents by showing them that we are aware of the latest information that they have shared with any of us, will be significantly hampered.
- 7.2 This work represents an additional workload for staff who have not, other than as outlined above, been provided with protected time or had other operational and project priorities removed from them. For some teams, the shift from reactive to proactive work has been underway for more than a year, and has already become a normal way of working. For others, it is a very new experience. For all teams, the challenge is how to maintain quality "business as usual" services whilst also providing this new, cross team support to low income residents. Front line staff who make the calls report finding this rewarding and motivating work, and there is a high degree of work satisfaction connected to it. This will mitigate some of the impact of the additional workload.

## **8 Engagement and Communication**

- 8.1 The Proactive team has engaged extensively internally and has started to discuss its aims and approach with partners who can facilitate additional targeted support to our residents. The next step will be for the team to build information about available support on the councils' webpages and via targeted communications to residents.

## 9 Financial Implications

- 9.1 In recognition of the financial impact of the increasing level of Council Tax Support payments the government has provided the Councils with additional grant towards this pressure (Adur £111,060 and Worthing £132,980). This is being used to provide an additional Council Tax Support award of £150.00 per household in 2021/22 with the County Council contributing towards the costs of these additional reliefs as follows:

	Adur £'000	Worthing £'000
Estimated cost in 2020/21	180	650
Allowance for further growth	10	30
Amount required for 2021/22	<hr/> 190	<hr/> 680
Local Council Tax Support Grant	111	133
Contribution from the County Council	79	547

- 9.2 The Councils have received significant COMF funding in 2021/22 via the County Council which is being used to fund such items as an Emergency Assistance Grant (EAG), interventions to support organisations who address food poverty, support for victims of domestic abuse as well as to support to help people back into work. TellJo is a screening tool which helps to identify and engage with people who may be vulnerable, the countywide homeless prevention COMF award has an allocation for £450,000 to roll this out across the county for 2020/21 and will work in partnership with utility partner Southern Water to proactively identify residents in financial hardship or at risk of homelessness; If the Councils wish to acquire the system for the longer term then financial provision will need to be made in the 2022/23 budget. The estimated cost per Council is £35,000 per year.
- 9.3 Both Councils have set aside contingency sums to address issues arising from the Covid 19 pandemic (Adur £447,000 and Worthing £647,000), this is being used to fund the cost of the Lift Platform provided by Policy in Practice at £35,080 per year for two years.
- 9.4 The work does create some resourcing issues for all teams involved in the cross service Proactive team and this is under ongoing review by relevant Heads of Service.

## **10 Legal Implications**

- 10.1 Under Section 111 of the Local Government Act 1972, the Council has the power to do anything that is calculated to facilitate, or which is conducive or incidental to, the Full Discharge of any of their functions.
- 10.2 Section 1 of the Localism Act 2011 empowers the Council to do anything an individual can do apart from that which is specifically prohibited by pre-existing legislation
- 10.3 Section 3(1) of the Local Government Act 1999 (LGA 1999) contains a general duty on a best value authority to make arrangements to secure continuous improvement in the way in which its functions are exercised, having regard to a combination of economy, efficiency and effectiveness.
- 10.4 Under the Council Tax (Administration and Enforcement) Regulations 1992 the Councils have the power to make arrangements or agreements with a Council tax payer for payment of outstanding Council tax as are necessary and within the scope of the Regulations.

## **Background Papers**

- Covid Benefit Measures on Vulnerable Residents (JSC February 2021)
- Building our data capability (JSC February 2021)

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## **Sustainability & Risk Assessment**

### **1. Economic**

The aim of the Proactive Team's work is to increase household income and/or reduce household debt via targeted support to low income residents. Achieving those aims will enable the economic participation of a wider proportion of our communities and will help sustain the local area's recovery post the pandemic.

### **2. Social**

#### **2.1 Social Value**

The work potentially reduces financial exclusion and improves financial inclusion. National analysis of the impacts of the pandemic shows that certain groups have been disproportionately impacted e.g. over 50s, younger people, and women and this work will allow us to offer support to a range of groups.

#### **2.2 Equality Issues**

The Proactive team will complete its first full equality impact assessment in June 2021, and proposed to review those every six months. Due to the potential scale, breadth and scope of interventions, the project team is likely to encounter a range of impacts on access and participation and will need to respond in the light of resident feedback encountered. For example, the team is keen to use digital tools to scale up, but is aware that it will need to use non-digital contact methods for those residents who are unable or willing to use digital tools.

#### **2.3 Community Safety Issues (Section 17)**

This work will have a positive impact on community safety issues by tackling some of the root causes that can lead to distress and anti-social behaviour in some instances.

#### **2.4 Human Rights Issues**

Matter considered and will support human rights through access to financial resources

### **3. Environmental**

Matter considered and no issues identified

### **4. Governance**

The work is overseen as part of the Councils' Thrive Board and aligns to our Good Services Framework to ensure we deliver a good customer experience and one which makes it as easy as possible for our residents to get what they need.

The work offers the opportunity to work closely with third sector stakeholders, enhancing our reputation as a good partner

Appendix 1: Demographic characteristics of **Adur** and **Worthing** cohorts

Gender	<b>34 Female; 21 Male</b> <i>31 Female; 17 Male</i>
Household type	<b>1 couple without children, 29 single, 8 couples with children, 17 lone parents</b> <i>7 couples without children, 41 single</i>
Economic status	<b>13 in work; 42 not (4 carers, 31 disabled, 5 lone parents, 2 another reason)</b> <i>10 in work; 38 not (2 carers, 11 disabled, 25 another reason)</i>
Ward	<b>8 Churchill, 4 Cokeham, 12 Eastbrook, 6 Hillside, 4 Manor, 2 Mash Barn, 3 Peverel, 9 Southlands, 3 St Mary's, 2 St Nicolas, 2 Widewater</b> <i>2 Broadwater, 3 Castle, 9 Central, 2 Durrington, 4 Gaisford, 1 Goring, 5 Heene, 2 Marine, 2 Northbrook, 1 Offington, 3 Salvington, 11 Seldon, 3 Tarring</i>
Disability status	<b>19 in receipt of ESA; 3 in receipt of DLA; 11 both; 22 not disabled *</b> <i>7 in receipt of ESA; 2 in receipt of DLA; 3 both; 36 not disabled</i>
Financial risk status	<b>42 coping; 5 struggling; 8 at risk; 0 in crisis**</b> <i>0 coping; 18 struggling 26 at risk; 4 in crisis</i>
Age	<b>2 20-29; 15 30-39; 13 40-49; 19 50-59; 6 60-69</b> <i>2 20-29; 4 30-39; 15 40-49; 23 50-59; 4 60-69</i>

\*ESA: Employment & Support Allowance; DLA: Disability Living Allowance

\*\*Coping: household income exceeds expected costs (taking into account household size) by £100+ pcm.

\*\*Struggling: household income is greater than costs by between £0 and £100 pcm

\*\* At risk: household income is less than expected costs.

\*\* In crisis: household income is considerably less than costs, insufficient for housing.

Appendix 2: Adur and Worthing residents who engaged with the Proactive Team

Gender	<b>14 (74%) Female and 5 (26%) Male;</b> <i>10 (63%) Female and 6 (37%) Male</i>
Household type	<b>1 Couple without children, 11 Single, 2 Couple with children, 5 Lone parents</b> <i>3 Couple without children, 13 Single, 0 Couple with children, 0 Lone parents</i>
Economic status	<b>4 in work; 15 not in work (13 disabled, 2 lone parent)</b> <i>1 in work, 15 not in work (2 carer, 4 disabled, 9 other)</i>
Ward	<b>4 Churchill, 5 Eastbrook, 2 Hillside, 3 Manor, 1 Mash Barn, 2 Southlands, 1 St Mary's, 1 St Nicolas</b> <i>1 Broadwater, 2 Castle, 2 Central, 1 Durrington, 1 Gaisford, 2 Heene, 1 Northbrook, 2 Salvington, 3 Seldon, 1 Tarring</i>
Disability	<b>6 ESA 2 DLA 6 both 5 not disabled</b> <i>2 ESA 1 DLA 1 both 12 not disabled</i>
Financial risk status	<b>16 coping 3 at risk 0 struggling 0 in crisis</b> <i>0 coping 9 at risk 5 struggling 2 in crisis</i>