



POLICY AND RESOURCES COMMITTEE

Wednesday, 11 September 2024

REPORT TITLE:	MAXIMISING INCOME FROM BENEFITS AND ALLOWANCES TO HELP ALLEVIATE POVERTY IN WIRRAL
REPORT OF:	DIRECTOR OF FINANCE

REPORT SUMMARY

This report provides an update to members in relation to the motion that was passed at Council on the 4 December 2023.

The Wirral Plan 2023 - 2027 sets out the Council's vision to secure the best possible future for the Council's residents and covers the following five delivery themes:

- Early help for children and families.
- Promoting independence and healthier lives.
- People focused regeneration.
- Protect our environment; and
- Safe, resilient and engaged communities

The proposals within this report align with the above themes by supporting some of the most vulnerable members of the community.

The matter affects all Wards within the Borough. This is not a Key Decision.

RECOMMENDATIONS

Policy and Resources Committee is recommended to note that in accordance with Council resolution passed on the 4 December 2023, Policy in Practice Ltd (Company Registration Number 07042993) has been appointed to work with the Councils' Household Support Fund Team to deliver a series of Benefit take up initiatives including Universal Credit, Carer's Allowance, Pension Credit and Council Tax Support.

SUPPORTING INFORMATION

1.0 REASON/S FOR RECOMMENDATION/S

- 1.1 The Council approved a resolution on 4 December 2023 recognising that nationally there are significant amounts of unclaimed benefits.
- 1.2 Policy in Practice Ltd is uniquely placed to partner with Wirral Council with the Low-Income Family Tracker (LIFT) application.

2.0 OTHER OPTIONS CONSIDERED

- 2.1 Wirral could undertake this work in isolation; however, the Council would be unable to bring the external insights to its own data. Any take up campaign would be less targeted.

3.0 BACKGROUND INFORMATION

- 3.1 Councillor Amanda Onwuemene tabled a motion at the council meeting in December 2023 in accordance with Standing Order 13, which was resolved 58:0 as detailed in Appendix 1. The background to the motion is contained in the approved motion at Appendix 1. Council amongst other matters asked for a proposal as to how the Council could further support residents to maximise income be brought to a later meeting of Policy and Resources Committee.
- 3.2 The Council motion relied solely upon information provided utilising Policy in Practice's LIFT application.
- 3.3 The Policy in Practice LIFT application will provide data to enable the Council to undertake a series of campaigns to help residents maximise their income, including targeted campaigns for:
 - Universal Credit;
 - Pension Credit;
 - Carers' Allowance;
 - Free School Meals;
 - Broadband;
 - Social Water Tariffs; and
 - Council Tax Support

- 3.4 The LIFT product will enable the Council to explore data to:

Identify vulnerability by identifying people in danger of crisis before it hits and target support where it will be most effective, preventing hardship. It then tracks changes to see which activities are working.

Proactively target support by using administrative datasets that give a fuller picture. LIFT allows the Council to combine its datasets with its policy engine (datasets) to make better decisions.

Track progress over time by enabling the Council to see how individual households are impacted by policy changes, now and in the future see the information to identify the most vulnerable families, target support to them, and track the change.

- 3.5 These targeted campaigns in 3.3 will take place over the next 12 months. A review of the benefits achieved will be undertaken as part of each campaign.

4.0 FINANCIAL IMPLICATIONS

- 4.1 The contract will be funded by the Household Support Fund, with the cost being reimbursed by the Department of Work and Pensions.

5.0 LEGAL IMPLICATIONS

- 5.1 There is no legal duty on the council to undertake this work, however the Council has a responsibility to support its residents.

6.0 RESOURCE IMPLICATIONS: STAFFING, ICT AND ASSETS

- 6.1 The LIFT product has an annual cost of £48,500. The cost for financial year 2024/25 can be met from the Household Support Fund. Income Maximisation is an eligible use of this funding, given that the current scheme is potentially the last. It makes sense to ensure that residents can maximise their income to enable them to have a greater degree of control over their finances.
- 6.2 Any increase in Council Tax Reduction take up would have a negative impact upon the Councils finances in terms of both administrative costs and more significantly the cost of the Council Tax Reduction Scheme.
- 6.3 There will be some additional IT resource required to enable set-up and to ensure the smooth transfer of data.
- 6.3 Staff from the Household Support Fund team will be utilised to undertake any work stemming from these campaigns. It is expected that most of the impact will be with the Department of Work and Pensions Administered benefit.

7.0 RELEVANT RISKS

- 7.1 A significant increase in claims for Council Tax Reduction would have a negative impact upon the Councils' finances. The cost of the Council Tax Support Scheme is monitored and the scheme can be adjusted to ensure that it remains affordable.

8.0 ENGAGEMENT/CONSULTATION

- 8.1 No consultation is required in terms of implementing the activities set out within this report.

9.0 EQUALITY IMPLICATIONS

- 9.1 An Equality Impact Assessment has been carried out.

<https://www.wirral.gov.uk/communities-and-neighbourhoods/equality-impact-assessments>

10.0 ENVIRONMENT AND CLIMATE IMPLICATIONS

10.1 There will be no measurable environmental impact.

11.0 COMMUNITY WEALTH IMPLICATIONS

11.1 Working with Policy in Practice will assist Wirral residents to be able to maximise their incomes.

11.2 Addition income will help support the wider economy as additional income is likely to be spent within the local economy.

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APPENDICES

Appendix 1 – Full Council Motion 4 December 2023

BACKGROUND PAPERS

Wirral: Unclaimed Benefits Profile Presentation (Policy in Practice)

TERMS OF REFERENCE

This report is being considered by the Policy and Resources Committee in accordance with Section 1.2(a) of its Terms of Reference, to formulate, co-ordinate and implement corporate policies and strategies and the medium-term financial plan (budget).

SUBJECT HISTORY (last 3 years)

Council Meeting	Date
Council	4 December 2023

Appendix 1

Council 4th December 2023

MOTION 1 - MAXIMISING INCOME FROM BENEFITS AND ALLOWANCES TO HELP ALLEVIATE POVERTY IN WIRRAL

Council Resolution

Resolved (58:0) (1 abstention) – That

3.8 million people in the UK, including one million children experienced destitution in 2022. This is two and a half times the figure of destitute adults and children that there were in 2017. Moreover, a growing number of adults and children are living in deep poverty and are in danger of becoming destitute. They are struggling to meet their most basic needs for a warm dry home and to keep clean and fed. Three-quarters of destitute adults are in receipt of benefits which are not keeping up with the rise in inflation and rent increases.

Data is now beginning to show that poverty levels in East Wirral are starting to be replicated in parts of West Wirral. Poverty that this council is committed to reducing is rising across Wirral.

Deep poverty increasingly affects adults who are in employment but unable to meet the increasing costs of rent, food and bills. Poverty kills potential in children who are often too hungry, cold and tired to learn, sleep or play. In adults, poverty and debt have a negative effect on a person's mental health, their confidence and self - esteem.

Wirral Council currently works with numerous organisations to administer a range of benefits for residents. Council is keen that every effort is made to ensure that Wirral Residents are able to receive any potential unclaimed benefits and allowances in order to maximise income through working in collaboration with organisations for example Citizens Advice Bureau and Policy in Practice including the use of the Low Income Family Tracker'. Council recognises that advice services have been provided by well developed arrangements through a number of organisations over the years.

Nationally the total amount of unclaimed benefits and allowances has reached approximately £19 billion a year. The figure for the Wirral is at least £91 million per year in unclaimed benefits and allowances across 160,000 families. Some examples of such are as follows:

•	•	Universal Credit	£ 29,829,512.00
•	•	Carer's Allowance	£ 14,011,024.00
•	•	Pension Credit	£ 11,596,125.00
•	•	Council Tax Support	£ 18,219,721.00

Other unclaimed benefit examples are: Council Tax, child support, broadband, water tariffs and free school meals.

Council notes that in September 2021, the Adult Social Care and Public Health (ASPH) Committee began a programme of work to provide a more accessible and comprehensive approach to benefits available to residents. Further progress was made by the ASC&PH

Committee in November 22 (Minute 60 refers) and July 2023 (Minute 25 refers), with the aim of securing a new service. Council further notes that an officer decision notice is expected within this municipal year with the aim to secure an improved range of services to be in place by next April. The report to the ASC&PH Committee recognised that the work of the team and volunteers at ' Ask Us Wirral' had helped secure funds for our residents including £25.2million awarded to people through benefit claims.

Council therefore:

1. acknowledges that there is a significant amount of unclaimed support payments in Wirral;
2. asks that the Director of Finance in consultation with the Director of Public Health investigates what additional information relevant to unclaimed support is available through Wirral-based and national organisations in order to support our residents in income maximisation; Within the investigation, the Director of Finance is requested to examine the technical appendix and methodology set out in the Policy and Practice report, in particular the sections on 'locally administered benefits' and Council Tax Support to establish whether the suggestions and calculations can offer any steps that Wirral Council and its partners can take to assist claimants and,
3. requests that a proposal on how the Council can further support residents to maximise income be brought to members of the Policy and Resources Committee in March 2024. incorporating proposals that the Council already has in progress through work ongoing with Adult Social Care and Public Health Committee and the Health and Wellbeing Board.