



City and County of Swansea

## Minutes of the **Poverty Reduction Policy Development Committee**

Remotely via Microsoft Teams

Monday, 28 September 2020 at 3.30 pm

**Present:** Councillor M Sherwood (Chair) Presided

**Councillor(s)**

C R Doyle  
C Richards

**Councillor(s)**

P K Jones  
K M Roberts

**Councillor(s)**

D Phillips

**Also Present:**

A Pugh Cabinet Member for Supporting Communities

**Officer(s)**

Jeremy Parkhouse  
Joanne Portwood  
Anthony Richards

Democratic Services Officer  
Strategy and Policy Officer  
Poverty and Prevention Strategy and Development  
Manager  
Lead Lawyer

Lyndsay Thomas

**Apologies for Absence**

Councillor(s): E T Kirchner and L V Walton  
Independent Member(s): Andrew Davies

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**34 Disclosures of Personal and Prejudicial Interests.**

In accordance with the Code of Conduct adopted by the City & County of Swansea no interests were declared.

**35 Minutes.**

**Resolved** that the Minutes of the Poverty Reduction Policy Development Committee held on 2 March 2020 be approved and signed as a correct record.

**36 Presentation - Promoting Affordable Credit - Survey.**

The Chair provided a presentation on Promoting Affordable Credit and discussed potential questions to be included in a public survey.

She proposed that in Swansea Council, there was a need to change how things worked upon hearing that someone had money worries. At present, when people speak with the Council about money problems, it may result in no action being taken,

particularly if the conversation was not really been about money. For example, if someone who needed to get to a particular location mentioned to a Council Officer that they could not afford transport, the officer might not do or say anything about that.

She outlined that money problems were something the Council wanted to step up and support people with. Anyone could fall into financial difficulty and the money problems of an individual do not just affect them.

It was added that the local community thrived when people could afford healthy lives, support the local economy and avoid the stress of money worries. The Authority wanted everyone who represented the Council to understand this and to know how to ensure people with money worries could get free, independent help if they wanted.

She highlighted that there were very expensive ways of borrowing money. Some shops sold items with easy repayment plans, but the total cost was very high. Some lenders entered people's homes to take repayments in cash, but again, the cost of these loans was very high and high costs took money out of people's pockets.

She provided details of how to make sure people knew about better ways to borrow money, if that was what they need. The policy written by the Council explained how this would work and the views of the public would be sought on the policy.

Potential survey questions were listed as follows: -

(All Yes/No, with space for further comments)

1. The policy is for Council representatives, not for members of the public. But having read it, or the explanation above, do you feel clear about what it aims to do?
2. Do you think this policy is a good idea?
3. Have you ever spoken with a representative of Swansea Council about yourself, or someone you support, having financial difficulties?
4. If yes: a) Was their response helpful? B) Do you think this policy would have made a difference?
5. Are there any other changes you think Swansea Council should make, in the way it works with people in financial difficulties?
6. Would you be willing to work more with Swansea Council on its work to support people in financial difficulties? If so, please provide your contact details: \_\_\_\_\_

The Committee discussed the following: -

- Why the Council was consulting with the public with an internal Council policy, the need to include all the survey questions and ensuring the questions are worded correctly;
- The need to provide more information in order for the survey to be easily understood;
- Ensuring it is clear who the survey is aimed;
- Examples of violence by money lenders in certain sections of the community, ensuring the survey is relevant to all and ensuring that we receive responses from all sections of the community;
- The difficulty in obtaining information from people regarding illegal money lending;
- Current support available to people, e.g. Housing Association support;
- Further promotion of Credit Unions;
- The formal reporting procedure required before the survey is issued for consultation.

**Resolved** that: -

- 1) The content of the presentation and discussions be noted;
- 2) The draft formal report to Cabinet be reported to a future meeting for agreement.

### **37 Presentation - Changes to TV Licences and Available Support.**

Anthony Richards, Poverty and Prevention Strategy Development Manager Provided the Committee with a presentation on Changes to TV Licences and Available Support. The presentation included the following: -

- Introduction;
- Anyone aged 75 or over who is receiving Pension Credit;
- Anyone aged 75 or over who is not receiving Pension Credit;
- Income related benefits: Estimates of take-up;
- Spreading the cost:
- Simple payment plan

The Committee asked questions of the Officer, who responded accordingly. Discussions centred around the following: -

- Department of Work and Pensions different ways of working;
- Concern regarding the huge problem of Pension Credit under claiming and referring people to the simple payment plan;
- Contacting TV Licensing to highlight the Pension Credit issue and asking them to include details in their literature;
- Including details regarding Pension Credit in future Council Tax correspondence;

- Concern that Councillors were not referring Pension Credit issues to the Welfare Rights Team;
- People not disclosing their financial difficulties to Councillors;
- Informing people regarding Pension Credit on social media.

**Resolved** that the contents of the presentation be noted.

**38 Work Plan 2019-2020.**

The Chair provided an updated Work Plan report.

Updates were provided in relation to progress on the following: -

- Increasing Green Infrastructure in Deprived Neighbourhoods Policy;
- Corporate Debt Policy;
- Council Tax letters to residents in arrears;

The Cabinet Member for Supporting Communities commented that times were tough and it would get worse when the Government support ended resulting in many people being made redundant and benefit claims increasing. She added that the workload of the Employability Team had increased with the numbers of people being referred to them increasing. She referred to the work being done by Swansea Mentors and the impact of the Pandemic upon Lifelong Learning.

As this was the last meeting of the 2019-2020 Municipal Year, the Chair thanked the Committee and Officers for their support. She also thanked Professor Andrew Davies for his input throughout the year.

**Resolved** that the contents of the report be noted.

The meeting ended at 5.02 pm

**Chair**