

Report to:	HEALTH AND WELLBEING BOARD
Date:	18 January 2024
Reporting Officer:	Tom Hoghton, Policy & Strategy Service Manager
Subject:	INEQUALITIES REFERENCE GROUP PAPER – DEBT JOURNEYS AND PRO-ACTIVE SERVICE RESPONSE
Report Summary:	This report aims to understand local debt journeys by exploring existing resident survey data, primary survey data from those with lived experience of the debt journey. The report identifies barriers that people face in seeking advice, and how services can be more proactive and intervene earlier. It considers the research findings alongside local service statistics and mapping.
Recommendations:	The Health & Wellbeing Board is asked to: <ul style="list-style-type: none"> ▪ Note the Contents of the Report ▪ Endorse the Recommendations ▪ Identify the most appropriate mechanism(s) and Partners for implementing the recommendations.
Corporate Plan:	The report touches on all aspects of the Life course detailed in the Corporate Plan but the recommendations specifically support the opportunity associated with enabling people to fulfil their potential.
Policy Implications:	Potential implications for new Policy if the recommendations are followed through to their conclusion.
Financial Implications: (Authorised by the statutory Section 151 Officer & Chief Finance Officer)	There are no direct financial implications arising for the Council from the report at this stage. Debt advice and support provided and accessible for residents at an early stage will assist their management of any debt for which they are liable. This could include debt due to the Council. The Council's recovery of related debt will clearly improve where early intervention and support is provided. Any additional Council investment that is required to support related interventions would be subject to a robust business case that evidences the efficiencies and improved debt recovery levels that would be realised. This investment would also be subject to Executive Cabinet approval together with ongoing regular monitoring.
Legal Implications: (Authorised by the Borough Solicitor)	The report provides important information regarding resident's experience of debt. There are significant implications to individuals arising from indebtedness, which can include civil proceedings for recovery and which might cause further indebtedness through the addition of Court costs and fees. It is important therefore that individuals are aware of their legal rights and obligations and the legal options available to them in the event that they find themselves in financial difficulty.
Risk Management:	Ensuring that members of the Board are sighted on the potential issues and proposed solutions will help mitigate any risk posed by the findings.
Access to Information:	All papers relating to this report can be obtained by contacting: Tom

Hoghton, Policy & Strategy Service Manager.

Background Information: The background papers relating to this report can be inspected by contacting Tom Hoghton, Policy & Strategy Service Manager



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